

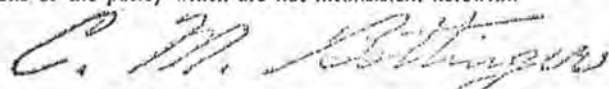
Policy Symbol and Number <b>RLG 001064</b>	Name of Company <b>ROYAL INDEMNITY COMPANY</b>	Endorsement Date (Mo., Day, Yr.) <b>OCT. 1, 1964</b>	Producer Code No.
Named Insured <b>ROMAN CATHOLIC DIOCESE OF ROCKVILLE CENTRE, N.Y.,</b>		Additional Premium <b>\$</b>	Return Premium <b>\$</b>
<b>ETAL</b>			

This endorsement is issued for attachment to and is hereby made a part of the policy designated above, and is effective as of the date indicated, and at the effective hour stated in the policy, standard time at the address of the named insured as stated in the policy.

IN CONSIDERATION OF A PREMIUM ADJUSTMENT TO BE DETERMINED, IT IS AGREED THAT THE FOLLOWING EXCLUSION IS ELIMINATED FROM THIS POLICY:

- (E) TO LIABILITY IMPOSED UPON THE INSURED OR ANY INDEMNITEE, AS A PERSON OR ORGANIZATION ENGAGED IN THE BUSINESS OF MANUFACTURING, SELLING OR DISTRIBUTING ALCOHOLIC BEVERAGES, OR AS OWNER OR LESSOR OF PREMISES USED FOR SUCH PURPOSES, BY REASON OF ANY STATUTE OR ORDINANCE, PERTAINING TO THE SALE, GIFT, DISTRIBUTION OR USE OF ANY ALCOHOLIC BEVERAGE:

This endorsement is subject to all terms, conditions and exclusions of the policy which are not inconsistent herewith.



Signature of Authorized Representative

NITARIUMS - CODE 154S

Comprehensive General—Comprehensive General—Automobile  
Owners', Landlords' and Tenants' Liability  
Manufacturers' and Contractors' Liability**EXCLUSION OF MALPRACTICE AND PROFESSIONAL SERVICES  
(FORM A)**

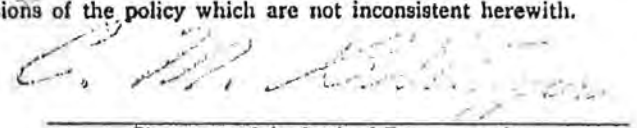
This endorsement is issued for attachment to and is hereby made a part of the policy designated below and is effective as of the date indicated, at 12:01 A.M., standard time at the address of the named insured as stated in the policy.

Policy Number	Name of Company	Endorsement Effective Date	Month, Day, Year
RLG 001064	ROYAL INDEMNITY COMPANY		OCT. 1, 1964
Named Insured			
ROMAN CATHOLIC DIOCESE OF ROCKVILLE CENTRE, N.Y., ETAL			
Producer		Producer Code Number	

It is agreed that as respects any classification designated in the policy as subject to this endorsement, the policy does not apply to injury, sickness, disease, death or destruction due to

1. the rendering of or failure to render
  - (a) medical, surgical, dental, x-ray or nursing service or treatment, or the furnishing of food or beverages in connection therewith;
  - (b) any service or treatment conducive to health or of a professional nature; or
  - (c) any cosmetic or tonsorial service or treatment;
2. the furnishing or dispensing of drugs or medical, dental, or surgical supplies or appliances; or
3. the handling of or performing of autopsies on dead bodies.

This endorsement is subject to all terms, conditions and exclusions of the policy which are not inconsistent herewith.


  
Signature of Authorized Representative
CL21845-A  
G551, P.C. 218ORIGINAL



CLASSIFIED AS COLLEGES - CODE 114

Comprehensive General  
Owners', Landlords' and Tenants' Liability  
Manufacturers' and Contractors' Liability

### COLLEGES OR SCHOOLS (Excluding Automobile Coverage)

This endorsement is issued for attachment to and is hereby made a part of the policy designated below and is effective as of the date indicated, at 12:01 A.M., standard time at the address of the named insured as stated in the policy.

Policy Number	Name of Company	Endorsement (Month, Day, Year)
RLG 001064	ROYAL INDEMNITY COMPANY	Effective Date OCT. 1, 1964
Named insured		
ROMAN CATHOLIC DIOCESE OF ROCKVILLE CENTRE, N.Y., ETAL		
Producer		Producer Code Number

It is agreed that such insurance as is afforded by the policy for Bodily Injury Liability and for Property Damage Liability applies with respect to colleges or schools, subject to the following provisions:

1. **Definition of Insured.** In the "Definition of Insured" Insuring Agreement of the policy the word "director" shall be deemed to include any trustee or any member of the board of governors of the named insured.
2. **Transportation Hazard.** The insurance applies to the transportation hazard except in connection with watercraft, automobiles or aircraft owned, operated or hired by or for the insured or any officer, employee or member of the teaching, supervising or administrative staff of the the insured. For the purpose of this paragraph the word "hired" shall be deemed to include any contract to furnish transportation of pupils to and from school.
3. **Exclusions.** As respects infirmaries which have facilities for lodging and treatment and as respects public clinics or hospitals, the insurance does not apply to (a) the rendering of or failure to render medical, surgical, dental, X-ray or nursing service or treatment, or the furnishing of food or beverages in connection therewith, (b) the rendering of or failure to render any service or treatment conducive to health or of a professional nature or any cosmetic or tonsorial service or treatment, (c) the furnishing or dispensing of drugs or medical, dental or surgical supplies or appliances, or (d) the handling of or performing of autopsies on dead bodies.
4. **Application of Immediate Medical and Surgical Relief to Pupils.** The insurance under Insuring Agreement II (b) (3) for immediate medical and surgical relief does not apply to bodily injury, sickness or disease sustained by any pupil of the insured while engaged in athletic activities, calisthenic drills or gymnasium classes directed or organized by the insured or by any person acting in behalf of the insured, and the insured shall not incur any expense with respect to such immediate medical and surgical relief, except at his own cost.
5. **Premium Basis.** When per pupil is the premium basis, the premium shall be determined on the basis of the average number of pupils in attendance per school day during the policy period.

\*This provision is not applicable to Code Nos. 323s, 324s and 335s.

This endorsement is subject to all terms, conditions and exclusions of the policy which are not inconsistent herewith.

*[Signature]*  
Signature of Authorized Representative



ENDORSEMENT APPLIES TO ALL PREMISES CLASSIFIED AS  
SERIES CODE 348

Comprehensive General—Comprehensive General-Automobile  
Owners', Landlords' and Tenants' Liability  
Manufacturers' and Contractors' Liability

EXCLUSION OF MALPRACTICE AND PROFESSIONAL SERVICES  
(FORM C)

This endorsement is issued for attachment to and is hereby made a part of the policy designated below and is effective as of the date indicated, at 12:01 A.M., standard time at the address of the named insured as stated in the policy.

Policy Number	Name of Company	Endorsement Effective Date	(Month, Day, Year)
RLG 001064	ROYAL INDEMNITY COMPANY	001. 1, 1964	
Named Insured			
ROMAN CATHOLIC DIOCESE OF ROCKVILLE CENTRE, N.Y., ETAL			
Producer		Producer Code Number	

It is agreed that as respects any classification designated in the policy as subject to this endorsement, the policy does not apply to injury, sickness, disease, death or destruction due to the rendering of or failure to render any professional service.

This endorsement is subject to all terms, conditions and exclusions of the policy which are not inconsistent herewith.

\_\_\_\_\_  
Signature of Authorized Representative

CI21843A- -5-62  
G553, P.C. 220

dal



This endorsement is issued for attachment to and is hereby made a part of the policy designated above, and is effective as of the date indicated, and at the effective hour stated in the policy, standard time at the address of the named insured as stated in the policy.

THE RATES IN THE FOLLOWING STATES HAVE BEEN ADJUSTED TO  
INCLUDE THE EXPERIENCE MODIFICATION APPROVED BY THE  
NATIONAL BUREAU OF CASUALTY UNDERWRITERS FOR THE PERIOD

NEW YORK

Signature of Authorized Representative .. *C. H. Hines*

[illegible]

ENDORSEMENT

Policy Symbol and Number <b>RLG 001064</b>	Name of Company <b>ROYAL INDEMNITY COMPANY</b>	Endorsement Date (Mo., Day, Yr.) <b>OCT. 1, 1964</b>	Producer Code <b>C-0117</b>
Named Insured <b>ROMAN CATHOLIC DIOCESE OF ROCKVILLE CENTRE, N.Y., ETAL</b>		Additional Premium \$	Return Premium \$

This endorsement is issued for attachment to and is hereby made a part of the policy designated above, and is effective as of the date indicated, and at the effective hour stated in the policy, standard time at the address of the named insured as stated in the policy.

### SCHEDULE OF EXPERIENCE MODIFICATIONS

#### STATE

**NEW YORK**

#### EXPERIENCE MODIFICATION

**BASIC CREDIT 8%**

**ELEVATOR CREDIT 1%**

**EXCESS CREDIT 13%**

### Liability

# PREMIUM DISCOUNT ENDORSEMENT-NEW YORK

(Automobile and General Liability Insurance)

This endorsement is issued for attachment to and is hereby made a part of the policy designated below and is effective as of the date indicated, at 12:01 A.M., standard time at the address of the named insured as stated in the policy.

Policy Number	Name of Company	Endorsement Effective Date	(Month, Day, Year)
RLG 001064	ROYAL INDEMNITY COMPANY		OCT. 1, 1964
Named Insured	ROMAN CATHOLIC DIOCESE OF ROCKVILLE CENTRE, N.Y.		
Producer	ETAL	Producer Code Number	

It is agreed that the premium pertaining to New York for Liability, Medical Payments and Elevator Collision insurance is subject to discount in accordance with the following procedure:

1. **New York Standard Premium.** Such premium pertaining to New York computed in accordance with the provisions of the policies designated in Paragraph 5 hereof, other than this endorsement and exclusive of the application of any retrospective rating plan, shall be known as the New York Standard Premium.
2. **Total Standard Premium For All States.** The Liability, Medical Payments and Elevator Collision premium computed in accordance with the provisions of the policies designated in Paragraph 5 hereof, other than this endorsement and exclusive of the application of any retrospective rating plan, any Automatic Premium Adjustment Endorsement, any Premium Return Plan Endorsement, or other Premium Discount Endorsement, shall be known as the Total Standard Premium
3. **Premium Discount --New York**
  - (a) For policy periods of one year or less--The New York Standard Premium, exclusive of any premium subject to any retrospective rating plan, shall be subject to the applicable discount percentages for the Total Standard Premium obtained from the Table of 'New York Premium Discounts' printed on the reverse side hereof.
  - (b) For Policy Periods of more than one year--The New York Standard Premium, exclusive of any premium subject to any retrospective rating plan, shall be subject to the applicable discount percentage for the Total Standard Premium obtained from the Table of "New York Premium Discounts." The Total Standard Premium for each annual period shall be the policy premium for such insurance for each such period.
  - (c) If retrospective rating is applicable to a part of the premium pertaining to New York, the amount of premium discount applicable to the New York Standard Premium, exclusive of any premium subject to any retrospective rating plan, shall be the difference between (1) the discount determined by applying to the New York Standard Premium the applicable percentages stated in said Table opposite the Total Standard Premium and (2) the discount determined by applying to that portion of the New York Standard Premium which is subject to a retrospective rating the applicable percentages stated in said Table opposite so much of the Total Standard Premium as is subject to retrospective rating.
  - (d) The provisions of this endorsement shall not apply in the event the New York Standard Premium is \$100 or less and in no event shall the application of the provisions of this endorsement result in an earned premium of less than \$100 as applicable to New York.

4. Table—New York Premium Discounts. Table printed on reverse side hereof.

### 5. List of Policies Subject to New York Premium Discount

Estimated Standard Premium

RLG 001064

132,002.

106,827 (RETRO)

STANDARD PREM. 100,000. @ .193 = 19,300.  
32,002. @ .267 = 8,545.  
RETRO PREM. 100,000. @ .193 = 19,300.  
6,827. @ .267 = 1,823.

132,002.

Total

This endorsement is subject to all terms, conditions and exclusions of the policy which are not inconsistent herewith.

Signed by Authorized Representative



20-01226-scc  
 SEMEN AMENDS A PROVISION OF  
 Part 2 Royal Program Policy Compendium 1960-1970 Pg 8 of 74  
 POLICY. PLEASE COMPARE IT WITH THE  
 VERSION CITED HEREIN."

Comprehensive General  
 Owners', Landlords' and Tenants' Liability  
 Manufacturers' and Contractors' Liability  
 Storekeeper's

## WATER DAMAGE EXCLUSION AMENDED

This endorsement is issued for attachment to and is hereby made a part of the policy designated below and is effective as of the date indicated, at 12:01 A.M., standard time at the address of the named insured as stated in the policy.

Policy Number	Name of Company	Endorsement (Month, Day, Year)
RLG 001064	ROYAL INDEMNITY COMPANY	Effective Date OCT 1, 1964
Named Insured		
ROMAN CATHOLIC DIOCESE OF ROCKVILLE CENTRE, N.Y., ETAL		
Producer		Producer Code Number

**It is agreed that:**

1. The policy does not apply to injury to or destruction of buildings or property therein, wherever occurring, arising out of any of the following causes, if such cause occurs on or from premises owned by or rented to the named insured:
  - (1) the discharge, leakage or overflow of water or steam from plumbing, heating, refrigerating or air-conditioning systems, standpipes for fire hose, or industrial or domestic appliances, or any substance from automatic sprinkler systems,
  - (2) the collapse or fall of tanks or the component parts or supports thereof which form a part of automatic sprinkler systems, or
  - (3) rain or snow admitted directly to the building interior through defective roofs, leaders or spouting, or open or defective doors, windows, skylights, transoms or ventilators; but this exclusion does not apply to loss due to fire, to the use of elevators or escalators or to operations performed by independent contractors.
2. The exclusion in the policy relating to the same subject matter is replaced by the foregoing.

This endorsement is subject to all terms, conditions and exclusions of the policy which are not inconsistent herewith.

*C. M. Stinger*

Signed by Authorized Representative

GLUG307A

**NUCLEAR ENERGY LIABILITY EXCLUSION ENDORSEMENT  
(BROAD FORM)**

This endorsement is hereby made a part of the policy to which it is attached.

It is agreed that the policy does not apply:

- I. Under any Liability Coverage, to injury, sickness, disease, death or destruction
  - (a) with respect to which an insured under the policy is also an insured under a nuclear energy liability policy issued by Nuclear Energy Liability Insurance Association, Mutual Atomic Energy Liability Underwriters or Nuclear Insurance Association of Canada, or would be an insured under any such policy but for its termination upon exhaustion of its limit of liability; or
  - (b) resulting from the hazardous properties of nuclear material and with respect to which (1) any person or organization is required to maintain financial protection pursuant to the Atomic Energy Act of 1954, or any law amendatory thereof, or (2) the insured is, or had this policy not been issued would be, entitled to indemnity from the United States of America, or any agency thereof, under any agreement entered into by the United States of America, or any agency thereof, with any person or organization.
- II. Under any Medical Payments Coverage, or under any Supplementary Payments provision relating to immediate medical or surgical relief, to expenses incurred with respect to bodily injury, sickness, disease or death resulting from the hazardous properties of nuclear material and arising out of the operation of a nuclear facility by any person or organization.
- III. Under any Liability Coverage, to injury, sickness, disease, death or destruction resulting from the hazardous properties of nuclear material, if
  - (a) the nuclear material (1) is at any nuclear facility owned by, or operated by or on behalf of, an insured or (2) has been discharged or dispersed therefrom;
  - (b) the nuclear material is contained in spent fuel or waste at any time possessed, handled, used, processed, stored, transported or disposed of by or on behalf of an insured; or
  - (c) the injury, sickness, disease, death or destruction arises out of the furnishing by an insured of services, materials, parts or equipment in connection with the planning, construction, maintenance, operation or use of any nuclear facility, but if such facility is located within the United States of America, its territories or possessions or Canada, this exclusion (c) applies only to injury to or destruction of property at such nuclear facility.
- IV. As used in this endorsement:

"hazardous properties" include radioactive, toxic or explosive properties;

"nuclear material" means source material, special nuclear material or byproduct material;

"source material," "special nuclear material," and "byproduct material" have the meanings given them in the Atomic Energy Act of 1954 or in any law amendatory thereof;

"spent fuel" means any fuel element or fuel component, solid or liquid, which has been used or exposed to radiation in a nuclear reactor;

"waste" means any waste material (1) containing byproduct material and (2) resulting from the operation by any person or organization of any nuclear facility included within the definition of nuclear facility under paragraph (a) or (b) thereof;

"nuclear facility" means

  - (a) any nuclear reactor,
  - (b) any equipment or device designed or used for (1) separating the isotopes of uranium or plutonium, (2) processing or utilizing spent fuel, or (3) handling, processing or packaging waste,
  - (c) any equipment or device used for the processing, fabricating or alloying of special nuclear material if at any time the total amount of such material in the custody of the insured at the premises where such equipment or device is located consists of or contains more than 25 grams of plutonium or uranium 233 or any combination thereof, or more than 250 grams of uranium 235,
  - (d) any structure, basin, excavation, premises or place prepared or used for the storage or disposal of waste,

and includes the site on which any of the foregoing is located, all operations conducted on such site and all premises used for such operations;

"nuclear reactor" means any apparatus designed or used to sustain nuclear fission in a self-supporting chain reaction or to contain a critical mass of fissionable material;

With respect to injury to or destruction of property, the word "injury" or "destruction" includes all forms of radioactive contamination of property.

Nothing herein contained shall be held to waive, alter, vary or extend any of the terms or provisions of the policy, except as herein stated.

**Roman Catholic Diocese of Rockville Centre**

**Royal Policy Cover Sheet**

Insurer: Royal Indemnity  
Policy number: RLG 001065  
Inception date: 10/1/65  
Term at issuance: 1 year  
Page count: 2  
Contents: Endorsement- 2 pgs





SIGNED BY

ED BY  
*W. H. L. L. L. L.*  
AUTHORIZED REPRESENTATIVE

2.766.00

\$ -


9/12/73

RLG 001065

COI 17400

CL21788D -

This endorsement issued for attachment to and forms a part of the below numbered policy, effective on the date indicated at noon Standard Time as stated in the policy.

SIGNED BY 

COMPANY

POLICY NUMBER
---------------

RLG 001065

PRODUCER CODE
---------------

C-0117400

[illegible]

LB

**Roman Catholic Diocese of Rockville Centre**

**Royal Policy Cover Sheet**

Insurer: Royal Indemnity  
Policy number: RTG 604826  
Inception date: 10/1/66  
Term at issuance: 1 year  
Page count: 2  
Contents: Endorsement- 2 pgs



This endorsement issued for attachment to and forms a part of the below numbered policy, effective on the date indicated at noon Standard Time as stated in the policy.

ED BY *D. J. Richardson*

RTG 604826

COI 17420

[illegible]

CL21788D -

## COMPANY

SIGNED BY

SIGNED BY W. F. Richardson  
 AUTHORIZED REPRESENTATIVE

COMPANY

ADD'L. PREMIUM	
----------------	--

\$10,516.00

RETURN PREMIUM	
----------------	--

END. EFF. DATE (MO., DAY, YR.)
--------------------------------

8/30/74

POLICY NUMBER
---------------

RTG 604826

NAME OF INSURED

NAME OF PRODUCER

PRODUCER CODE
---------------

C-0117420

☒ the additional premium stated above, due the company

☐ the return premium stated above, due the named insured,

☐ no change in premium

This adjustment is

☐ final and will not be  
☒ not final and will be } subject to further adjustment.

This endorsement is subject to all terms, conditions and exclusions of the policy which are not inconsistent herewith.

[illegible]CL21788D **LB**

**Roman Catholic Diocese of Rockville Centre**

**Royal Policy Cover Sheet**

Insurer: Royal Indemnity  
Policy number: RTG 604827  
Inception date: 10/1/1967  
Term at issuance: 1 year  
Page count: 18  
Contents: Declaration- 1 pg  
Policy jacket- 4 pgs  
Endorsement- 13 pgs



These DECLARATIONS when combined with the GENERAL PROVISIONS and the coverage PART(S) and endorsements designated herein, complete the contract of insurance numbered below. Coverage is provided by the Company designated by entry of "X" before the company name.

Company Symbol **RI** POLICY NUMBER **TG 604827**

- |   |  |   |
|---|--|---|
| <input checked="" type="checkbox"/> Royal Indemnity Company | <input type="checkbox"/> Globe Indemnity Company     | <input type="checkbox"/> The London & Lancashire Insurance Company, Limited       |
| <input type="checkbox"/> Queen Insurance Company of America | <input type="checkbox"/> Safeguard Insurance Company | <input type="checkbox"/> The Liverpool & London & Globe Insurance Company Limited |
| <input type="checkbox"/> Royal Insurance Company, Limited   | <input type="checkbox"/> Newark Insurance Company    | <input type="checkbox"/> American and Foreign Insurance Company                   |

Item 1. Named Insured & Address  
**ROMAN CATHOLIC DIOCESE OF ROCKVILLE CENTRE, N.Y. AND AS PER CERTIFICATES ATTACHED**  
**253 SUNRISE HIGHWAY, ROCKVILLE CENTRE, NEW YORK**  
**CORROON & BLACK COMPANY**  
**150 WILLIAM STREET**  
**NEW YORK, N.Y. 10038**

Item 2. POLICY PERIOD  
 From **OCT. 1, 1967** To **OCT. 1, 1968**  
 12:01 A.M. Standard time at the address of the Named Insured as stated in Item 1.  
 BUSINESS OF THE NAMED INSURED  
**RELIGIOUS ORGANIZATION**

THE NAMED INSURED IS:  
☐ Individual ☐ Partnership ☐ Corporation ☐ Joint Venture ☒ Other

LOCATION OF ALL PREMISES OWNED, RENTED OR CONTROLLED BY THE NAMED INSURED (ENTER "SAME" IF SAME LOCATION AS ABOVE ADDRESS)  
**AS PER CERTIFICATES ATTACHED**  
 PART OCCUPIED BY NAMED INSURED  
 INSURED'S INTEREST (OWNER, TENANT, GEN'L LESSEE, OTHER-SPECIFY)

3a. The insurance afforded is only with respect to such of the following coverage Part(s) as are indicated by entry of an "X" below.

<input checked="" type="checkbox"/> Part 1 — Comprehensive General Liability Insurance	<input type="checkbox"/> Part 6 — Comprehensive Personal Insurance	<input type="checkbox"/> Part 11 — Automobile Medical Payments Insurance
<input type="checkbox"/> Part 2 — Manufacturers' and Contractors' Liability Insurance	<input type="checkbox"/> Part 7 — Owners' and Contractors' Protective Liability Insurance	<input type="checkbox"/> Part 12 — Protection Against Uninsured Motorists Insurance
<input type="checkbox"/> Part 3 — Owners' Landlords' and Tenants' Liability Insurance	<input type="checkbox"/> Part 8 — Contractual Liability Insurance	<input type="checkbox"/> Part 13 — Automobile Physical Damage Insurance (Fleet Automatic)
<input type="checkbox"/> Part 4 — Completed Operations and Products Liability Insurance	<input type="checkbox"/> Part 9 — Comprehensive Automobile Liability Insurance	<input type="checkbox"/> Part 14 — Automobile Physical Damage Insurance (Non-Fleet)
<input type="checkbox"/> Part 5 — Premises Medical Payments Insurance	<input type="checkbox"/> Part 10 — Garage Insurance	<input type="checkbox"/> Part 15 — Automobile Physical Damage Insurance (Dealers)

OTHER (SPECIFY PART NO. & TITLE)  
 Item 3b. The insurance afforded is only with respect to such of the following coverage(s), contained in the coverage Part(s) designated above, as are indicated specific premium charge or charges. The limit of the company's liability against each such coverage shall be as stated herein, subject to all the terms of the policy having reference thereto.

APPLICABLE TO PARTS	COVERAGES	LIMITS OF LIABILITY			ADVANCE PREMIUM
		EACH PERSON	EACH OCCURRENCE *	AGGREGATE	
1 through 5 (Other than Automobile)	Bodily Injury Liability	AS PER CERTIFICATES ATTACHED			\$
	Property Damage Liability				
	Premises Medical Payments	X X X X X		X X X X X X	\$
9 (Automobile)	Bodily Injury Liability			X X X X X X	\$
	Property Damage Liability	X X X X X		X X X X X X	\$
Other		See Applicable Coverage Part			\$

ENDORSEMENTS ATTACHED AT TIME OF ISSUE  
**6316 6111 6404**

If policy period is more than one year, premium is payable	EFFECTIVE DATE	1st ANNIVERSARY	2nd ANNIVERSARY	Total Advance Premium	\$ 160,938.
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\* "EACH ACCIDENT" AS RESPECTS "PREMISES MEDICAL PAYMENTS"  
 Countersigned by *[Signature]*  
 Authorized Representative



The following does not form a part of the policy and is furnished for information only.

### DESCRIPTION OF TERMS USED AS PREMIUM BASES:

When used as a premium basis:

1. "admissions" means the total number of persons, other than employees of the named insured, admitted to the event insured or to events conducted on the premises whether on paid admission tickets, complimentary tickets or passes; (Comprehensive General; Owners', Landlords' and Tenants')
2. "cost" means the total cost to the named insured with respect to operations performed for the named insured during the policy period by independent contractors of all work let or sub-let in connection with each specific project, including the cost of all labor, materials and equipment furnished, used or delivered for use in the execution of such work, whether furnished by the owner, contractor or subcontractor, including all fees, allowances, bonuses or commissions made, paid or due;  
(Comprehensive General; Manufacturers' and Contractors'; Owners', Landlords' and Tenants'; Owners' and Contractors' Protective)
3. "receipts" means the gross amount of money charged by the named insured for such operations by the named insured or by others during the policy period as are rated on a receipts basis other than receipts from telecasting, broadcasting or motion pictures, and includes taxes, other than taxes which the named insured collects as a separate item and remits directly to a governmental division;  
(Comprehensive General; Manufacturers' and Contractors'; Owners', Landlords' and Tenants'; Completed Operations and Products)
4. "remuneration" means the entire remuneration earned during the policy period by proprietors and by all employees of the named insured, other than chauffeurs (except operators of mobile equipment) and aircraft pilots and co-pilots, subject to any overtime earnings or limitation of remuneration rule applicable in accordance with the manuals in use by the company;  
(Comprehensive General; Manufacturers' and Contractors'; Owners', Landlords' and Tenants' which includes coverage for structural alterations, new construction and demolition operations)
5. "sales" means the gross amount of money charged by the named insured or by others trading under his name for all goods and products sold or distributed during the policy period and charged during the policy period for installation, servicing or repair, and includes taxes, other than taxes which the named insured and such others collect as a separate item and remit directly to a governmental division;  
(Comprehensive General; Completed Operations and Products)
6. "remuneration" means (a) the entire remuneration earned during the policy period by each Class A employee and each Class C employee of the named insured, subject to an average weekly maximum of \$100, and (b) the remuneration of each Class B person at a fixed amount of \$2,000 per annum

"Class A" means all clerical office employees

"Class B" means all proprietors and officers active in the business, and inactive proprietors or officers (other than an inactive proprietor or officer who is a spouse of an active proprietor or officer) who customarily drive an automobile owned by the named insured; and all salesmen, general managers, service managers and chauffeurs

"Class C" means all other employees;

(Garage Insurance)

7. A. "cost of hire" means the amount incurred for (a) the hire of automobiles, including the entire remuneration of each employee of the named insured engaged in the operation of such automobiles subject to an average weekly maximum remuneration of \$100, and for (b) pick-up, transportation or delivery service of property or passengers, other than such services performed by motor carriers which are subject to the security requirements of any motor carrier law or ordinance. The rates for each \$100 of "cost of hire" shall be 5% of the applicable hired automobile rates, provided the owner of such hired automobile has purchased automobile Bodily Injury Liability and Property Damage Liability insurance covering the interest of the named insured on a direct primary basis as respects such automobile and submits evidence of such insurance to the named insured;
- B. "Class 1 persons" means the following persons, provided their usual duties in the business of the named insured include the use of non-owned automobiles: (a) all employees, including officers, of the named insured compensated for the use of such automobiles by salary, commission, terms of employment, or specific operating allowance of any sort; (b) all direct agents and representatives of the named insured;
- C. "Class 2 employees" means all employees, including officers, of the named insured, not included in Class 1 persons;  
(Comprehensive Automobile Liability)
8. "cost" means the total cost to any indemnitee with respect to any contract which is insured of all work let or sub-let in connection with each specific project, including the cost of all labor, materials and equipment furnished, used or delivered for use in the execution of such work, whether furnished by the owner, contractor or the subcontractor, including all fees, allowances, bonuses or commissions made, paid or due.  
(Contractual Liability Insurance (Designated Contracts Only))





This coverage PART, the DECLARATIONS and other coverage PART(S), or endorsements referred to herein, and the GENERAL PROVISIONS complete the contract of insurance.

## I. COVERAGE A—BODILY INJURY LIABILITY

### COVERAGE B—PROPERTY DAMAGE LIABILITY

The company will pay on behalf of the insured all sums which the insured shall become legally obligated to pay as damages because of

Coverage A. bodily injury or  
Coverage B. property damage

to which this insurance applies, caused by an occurrence, and the company shall have the right and duty to defend any suit against the insured seeking damages on account of such bodily injury or property damage, even if any of the allegations of the suit are groundless, false or fraudulent, and may make such investigation and settlement of any claim or suit as it deems expedient, but the company shall not be obligated to pay any claim or judgment or to defend any suit after the applicable limit of the company's liability has been exhausted by payment of judgments or settlements.

#### Exclusions

This insurance does not apply:

- (a) to liability assumed by the insured under any contract or agreement except an incidental contract; but this exclusion does not apply to a warranty of fitness or quality of the named insured's products or a warranty that work performed by or on behalf of the named insured will be done in a workmanlike manner;
- (b) to bodily injury or property damage arising out of the ownership, maintenance, operation, use, loading or unloading of
  - (1) any automobile or aircraft owned or operated by or rented or loaned to the named insured; or
  - (2) any other automobile or aircraft operated by any person in the course of his employment by the named insured;but this exclusion does not apply to the parking of an automobile on premises owned by, rented to or controlled by the named insured or the ways immediately adjoining, if such automobile is not owned by or rented or loaned to the named insured;
- (c) to bodily injury or property damage arising out of and in the course of the transportation of mobile equipment by an automobile owned or operated by or rented or loaned to the named insured;
- (d) to bodily injury or property damage arising out of the ownership, maintenance, operation, use, loading or unloading of any watercraft, if the bodily injury or property damage occurs away from premises owned by, rented to or controlled by the named insured; but this exclusion does not apply to bodily injury or property damage included within the products hazard or the completed operations hazard or resulting from operations performed for the named insured by independent contractors or to liability assumed by the insured under an incidental contract;
- (e) to bodily injury or property damage due to war, whether or not declared, civil war, insurrection, rebellion or revolution or to any act or condition incident to any of the foregoing, with respect to
  - (1) liability assumed by the insured under an incidental contract, or
  - (2) expenses for first aid under the Supplementary Payments provision;

(f) to bodily injury or property damage for which the insured or his indemnitee may be held liable, as a person or organization engaged in the business of manufacturing, distributing, selling or serving alcoholic beverages or as an owner or lessor of premises used for such purposes, by reason of the selling, serving or giving of any alcoholic beverage

- (1) in violation of any statute, ordinance or regulation,
- (2) to a minor,
- (3) to a person under the influence of alcohol, or
- (4) which causes or contributes to the intoxication of any person;

(g) to any obligation for which the insured or any carrier as his insurer may be held liable under any workmen's compensation, unemployment compensation or disability benefits law, or under any similar law;

(h) to bodily injury to any employee of the insured arising out of and in the course of his employment by the insured; but this exclusion does not apply to liability assumed by the insured under an incidental contract;

(i) to property damage to

- (1) property owned or occupied by or rented to the insured,
- (2) property used by the insured, or
- (3) property in the care, custody or control of the insured or as to which the insured is for any purpose exercising physical control;

but parts (2) and (3) of this exclusion do not apply with respect to liability under a written sidetrack agreement and part (3) of this exclusion does not apply with respect to property damage (other than to elevators) arising out of the use of an elevator at premises owned by, rented to or controlled by the named insured;

(j) to property damage to premises alienated by the named insured arising out of such premises or any part thereof;

(k) to bodily injury or property damage resulting from the failure of the named insured's products or work completed by or for the named insured to perform the function or serve the purpose intended by the named insured, if such failure is due to a mistake or deficiency in any design, formula, plan, specifications, advertising material or printed instructions prepared or developed by any insured; but this exclusion does not apply to bodily injury or property damage resulting from the active malfunctioning of such products or work;

(l) to property damage to the named insured's products arising out of such products or any part of such products;

(m) to property damage to work performed by or on behalf of the named insured arising out of the work or any portion thereof, or out of materials, parts or equipment furnished in connection therewith;

(n) to damages claimed for the withdrawal, inspection, repair, replacement, or loss of use of the named insured's products or work completed by or for the named insured or of any property of which such products or work form a part, if such products, work or property are withdrawn from the market or from use because of any known or suspected defect or deficiency therein.

**II. PERSONS INSURED**

Each of the following is an insured under this insurance to the extent set forth below:

- (a) if the named insured is designated in the declarations as an individual, the person so designated but only with respect to the conduct of a business of which he is the sole proprietor;
- (b) if the named insured is designated in the declarations as a partnership or joint venture, the partnership or joint venture so designated and any partner or member thereof but only with respect to his liability as such;
- (c) if the named insured is designated in the declarations as other than an individual, partnership or joint venture, the organization so designated and any executive officer, director or stockholder thereof while acting within the scope of his duties as such;
- (d) any person (other than an employee of the named insured) or organization while acting as real estate manager for the named insured; and
- (e) with respect to the operation, for the purpose of locomotion upon a public highway, of mobile equipment registered under any motor vehicle registration law,
  - (i) an employee of the named insured while operating any such equipment in the course of his employment, and
  - (ii) any other person while operating with the permission of the named insured any such equipment registered in the name of the named insured and any person or organization legally responsible for such operation, but only if there is no other valid and collectible insurance available, either on a primary or excess basis, to such person or organization;

provided that no person or organization shall be an insured under this paragraph (e) with respect to:

- (1) bodily injury to any fellow employee of such person injured in the course of his employment, or
- (2) property damage to property owned by, rented to, in charge of or occupied by the named insured or the employer of any person described in subparagraph (ii).

This insurance does not apply to bodily injury or property damage arising out of the conduct of any partnership or joint venture of which the insured is a partner or member and which is not designated in this policy as a named insured.

**III. LIMITS OF LIABILITY**

Regardless of the number of (1) insureds under this policy, (2) persons or organizations who sustain bodily injury or property damage, or (3) claims made or suits brought on account of bodily injury or property damage, the company's liability is limited as follows:

**Coverage A**—The limit of bodily injury liability stated in the declarations as applicable to "each person" is the limit of the company's liability for all damages because of bodily injury sustained by one person as the result of any one occurrence; but subject to the above provision respect-

ing "each person", the total liability of the company for all damages because of bodily injury sustained by two or more persons as the result of any one occurrence shall not exceed the limit of bodily injury liability stated in the declarations as applicable to "each occurrence".

Subject to the above provisions respecting "each person" and "each occurrence", the total liability of the company for all damages because of (1) all bodily injury included within the completed operations hazard and (2) all bodily injury included within the products hazard shall not exceed the limit of bodily injury liability stated in the declarations as "aggregate".

**Coverage B**—The total liability of the company for all damages because of all property damage sustained by one or more persons or organizations as the result of any one occurrence shall not exceed the limit of property damage liability stated in the declarations as applicable to "each occurrence".

Subject to the above provision respecting "each occurrence", the total liability of the company for all damages because of all property damage to which this coverage applies and described in any of the numbered subparagraphs below shall not exceed the limit of property damage liability stated in the declarations as "aggregate":

- (1) all property damage arising out of premises or operations rated on a remuneration basis or contractor's equipment rated on a receipts basis, including property damage for which liability is assumed under any incidental contract relating to such premises or operations, but excluding property damage included in subparagraph (2) below;
- (2) all property damage arising out of and occurring in the course of operations performed for the named insured by independent contractors and general supervision thereof by the named insured, including any such property damage for which liability is assumed under any incidental contract relating to such operations, but this subparagraph (2) does not include property damage arising out of maintenance or repairs at premises owned by or rented to the named insured or structural alterations at such premises which do not involve changing the size of or moving buildings or other structures;
- (3) all property damage included within the products hazard and all property damage included within the completed operations hazard.

Such aggregate limit shall apply separately to the property damage described in subparagraphs (1), (2) and (3) above, and under subparagraphs (1) and (2), separately with respect to each project away from premises owned by or rented to the named insured.

**Coverages A and B**—For the purpose of determining the limit of the company's liability, all bodily injury and property damage arising out of continuous or repeated exposure to substantially the same general conditions shall be considered as arising out of one occurrence.

**IV. POLICY PERIOD; TERRITORY**

This insurance applies only to bodily injury or property damage which occurs during the policy period within the policy territory.



"damages" includes damages for death and for care and loss of services resulting from bodily injury and damages for loss of use of property resulting from property damage;

"elevator" means any hoisting or lowering device to connect floors or landings, whether or not in service, and all appliances thereof including any car, platform, shaft, hoistway, stairway, runway, power equipment and machinery; but does not include an automobile servicing hoist, or a hoist without a platform outside a building if without mechanical power or if not attached to building walls, or a hoist or material hoist used in alteration, construction or demolition operations, or an inclined conveyor used exclusively for carrying property or a dumbwaiter used exclusively for carrying property and having a compartment height not exceeding four feet;

"incidental contract" means any written (1) lease of premises, (2) easement agreement, except in connection with construction or demolition operations on or adjacent to a railroad, (3) undertaking to indemnify a municipality required by municipal ordinance, except in connection with work for the municipality, (4) sidetrack agreement, or (5) elevator maintenance agreement;

"insured" means any person or organization qualifying as an insured in the "Persons Insured" provision of the applicable insurance coverage. The insurance afforded applies separately to each insured against whom claim is made or suit is brought, except with respect to the limits of the company's liability;

"mobile equipment" means a land vehicle (including any machinery or apparatus attached thereto), whether or not self-propelled, (1) not subject to motor vehicle registration, or (2) maintained for use exclusively on premises owned by or rented to the named insured, including the ways immediately adjoining, or (3) designed for use principally off public roads, or (4) designed or maintained for the sole purpose of affording mobility to equipment of the following types forming an integral part of or permanently attached to such vehicle: power cranes, shovels, loaders, diggers and drills; concrete mixers (other than the mix-in-transit type); graders, scrapers, rollers and other road construction or repair equipment; air-compressors, pumps and generators, in-

cluding spraying, welding and building cleaning equipment; and geo-physical exploration and well servicing equipment;

"named insured" means the person or organization named in Item I. of the declarations of this policy;

"named insured's products" means goods or products manufactured, sold, handled or distributed by the named insured or by others trading under his name, including any container thereof (other than a vehicle), but "named insured's products" shall not include a vending machine or any property other than such container, rented to or located for use of others but not sold;

"occurrence" means an accident, including injurious exposure to conditions, which results, during the policy period, in bodily injury or property damage neither expected nor intended from the standpoint of the insured;

"policy territory" means:

- (1) the United States of America, its territories or possessions, or Canada, or
- (2) international waters or air space, provided the bodily injury or property damage does not occur in the course of travel or transportation to or from any other country, state or nation, or
- (3) anywhere in the world with respect to damages because of bodily injury or property damage arising out of a product which was sold for use or consumption within the territory described in paragraph (1) above, provided the original suit for such damages is brought within such territory;

"products hazard" includes bodily injury and property damage arising out of the named insured's products or reliance upon a representation or warranty made at any time with respect thereto, but only if the bodily injury or property damage occurs away from premises owned by or rented to the named insured and after physical possession of such products has been relinquished to others;

"property damage" means injury to or destruction of tangible property.

## CONDITIONS

1. **Premium** All premiums for this policy shall be computed in accordance with the company's rules, rates, rating plans, premiums and minimum premiums applicable to the insurance afforded herein.

Premium designated in this policy as "advance premium" is a deposit premium only which shall be credited to the amount of the earned premium due at the end of the policy period. At the close of each audit period the earned premium shall be computed for such period and, upon notice thereof to the named insured, shall become due and payable. If the total earned premium for the policy period is less than the premium previously paid, the company shall return to the named insured the unearned portion paid by the named insured.

The named insured shall maintain records of such information as is necessary for premium computation, and shall send copies of such records to the company at the end of the policy period and at such times during the policy period as the company may direct.

2. **Inspection and Audit** The company shall be permitted but not obligated to inspect the named insured's property and operations at any time. Neither the company's right to make inspections nor the making thereof nor any report thereon shall constitute an undertaking, on behalf of or for the benefit of the named insured or others, to determine or warrant that such property or operations are safe.

The company may examine and audit the named insured's books and records at any time during the policy period and extensions thereof and within three years after the final termination of this policy, as far as they relate to the subject matter of this insurance.

3. **Financial Responsibility Laws** When this policy is certified as proof of financial responsibility for the future under the provisions of any motor vehicle financial responsibility law, such insurance as is afforded by this policy for bodily injury liability or for property damage liability shall comply with the provisions of such law to the extent of the coverage and limits of liability required by such law. The insured agrees to reimburse the company for any payment made by the company which it would not have been obligated to make under the terms of this policy except for the agreement contained in this paragraph.

4. **Insured's Duties in the Event of Occurrence, Claim or Suit**

(a) In the event of an occurrence, written notice containing particulars sufficient to identify the insured and also reasonably obtainable information with respect to the time, place and circumstances thereof, and the names and addresses of the injured and of available witnesses, shall be given by or for the insured to the company or any of its authorized agents as soon as practicable. The named insured shall promptly take at his expense all reasonable steps to prevent other bodily injury or property damage from arising out of the same or similar conditions, but such expense shall not be recoverable under this policy.

(b) If claim is made or suit is brought against the insured, the insured shall immediately forward to the company every demand, notice, summons, or other process received by him or his representative.

(c) The insured shall cooperate with the company and, upon the company's request, assist in making settlements, in the conduct of suits and in enforcing any right of contribution or indemnity against any person or organization who may be liable to the insured because of bodily injury or property damage with respect to which insurance is afforded under this policy; and the insured shall attend hearings and trials and assist in securing and giving evidence and obtaining the attendance of witnesses. The insured shall not, except at his own cost, voluntarily make any payment, assume any obligation or incur any expense other than for first aid to others at the time of accident.

5. **Action Against Company** No action shall lie against the company unless, as a condition precedent thereto, there shall have been full compliance with all of the terms of this policy, nor until the amount of the insured's obligation to pay shall have been finally determined either by judgment against the insured after actual trial or by written agreement of the insured, the claimant and the company.

Any person or organization or the legal representative thereof who has secured such judgment or written agreement shall thereafter be entitled to recover under this policy to the extent of the insurance afforded by this policy. No person or organization shall have any right under this policy to join the company as a party to any action against



This endorsement is attached to and hereby made a part of the policy designated and is effective as of the date indicated, on this endorsement but at the same time or hour of the day as the policy became effective.

Endorsement

SIGNED BY

*R. D. W. W. W.*

AUTHORIZED REPRESENTATIVE

COMPANY

ROYAL INDEMNITY COMPANY

PREMIUM

☐ Add'l.  
☐ Return \$

END. EFF. DATE (MO., DAY, YR.)

OCT. 1, 1967

POLICY SYMBOL & NUMBER

RTG 604827

Named Insured (and address, zipcode, when necessary for mailing)

ROMAN CATHOLIC DIOCESE OF  
ROCKVILLE CENTRE, N.Y. ETAL.

Producer (and address, zipcode, for mailing)

IT IS AGREED THAT IF OTHER COLLECTIBLE INSURANCE WITH  
ANY OTHER INSURER IS AVAILABLE TO THE INSURED COVERING  
A LOSS ALSO COVERED HEREUNDER, SUCH LOSS SHALL BE IN EXCESS  
OF, AND NOT CONTRIBUTE WITH, SUCH OTHER INSURANCE.

**EXCLUSION (Malpractice and Professional Services) (Form C)****ROYAL-GLOBE INSURANCE COMPANIES**

Type policy number only, in this section above the heavy line, IF issued with policy and attachment stated in policy declarations.

Unless otherwise stated, this endorsement forms a part of the policy to which attached as of issue, providing such attachment is stated in the policy declarations. Otherwise this endorsement is issued for attachment to and forms a part of the below numbered policy, effective on the date indicated, at 12:01 A.M. Standard Time as stated in the policy.

SIGNED BY

AUTHORIZED REPRESENTATIVE

END. EFF. DATE (MO., DAY, YR.)

POLICY NUMBER

**RTG 604827**

Named Insured (and address when necessary for mailing)

Producer (and address for mailing)

This endorsement modifies such insurance as is afforded by the provisions of the policy relating to the following:

**COMPREHENSIVE GENERAL LIABILITY INSURANCE  
MANUFACTURERS' AND CONTRACTORS' LIABILITY INSURANCE  
OWNERS', LANDLORDS' AND TENANTS' LIABILITY INSURANCE**

Description of Operations:

**CEMETERIES**

It is agreed that with respect to any operation described above, the insurance does not apply to bodily injury or property damage due to the rendering of or failure to render any professional service.





This endorsement is attached to and hereby made a part of the policy designated and is effective as of the date indicated, on this endorsement but at the same time or hour of the day as the policy became effective.

SIGNED BY

*R. D. Wenzel*  
AUTHORIZED REPRESENTATIVE

Endorsement

COMPANY

ROYAL INDEMNITY COMPANY

PREMIUM

☐ Add'l.  
☐ Return \$

END. EFF. DATE (MO., DAY, YR.)

OCT. 1, 1967

POLICY SYMBOL & NUMBER

RTG 604827

Named Insured (and address, zipcode, when necessary for mailing)

ROMAN CATHOLIC DIOCESE OF  
ROCKVILLE CENTRE, N.Y. ETAL.

Producer (and address, zipcode, for mailing)

CANCELLATION

IT IS AGREED THAT THE 10 DAYS CANCELLATION PROVISION  
AS SHOWN UNDER CONDITION II OF THE POLICY IS AMENDED TO  
READ 90 DAYS.



Endorsement

This endorsement is attached to and hereby made a part of the policy designated and is effective as of the date indicated, on this endorsement but at the same time or hour of the day as the policy became effective.

SIGNED BY

*R. D. W. W. W.*

AUTHORIZED REPRESENTATIVE

COMPANY

ROYAL INDEMNITY COMPANY

PREMIUM

☐ Add'l.  
☐ Return \$

END. EFF. DATE (MO., DAY, YR.)

10/1/67

POLICY SYMBOL & NUMBER

RTG 604827

Named Insured (and address, zipcode, when necessary for mailing)

ROMAN CATHOLIC DIOCESE OF ROCKVILLE  
CENTRE, N.Y. ETAL.

Producer (and address, zipcode, for mailing)

LIQUOR LAW LIABILITY

IT IS AGREED THAT (EXCLUSION F) UNDER PART I - COMPREHENSIVE  
GENERAL LIABILITY INSURANCE IS DELETED.



This endorsement is attached to and hereby made a part of the policy designated and is effective as of the date indicated, on this endorsement but at the same time or hour of the day as the policy became effective.

SIGNED BY

*[Signature]*

Endorsement

AUTHORIZED REPRESENTATIVE

COMPANY

**ROYAL INDEMNITY COMPANY**

PREMIUM

☐ Add'l.  
☐ Return \$

END. EFF. DATE (MO., DAY, YR.)

**OCT. 1, 1967**

POLICY SYMBOL & NUMBER

**RTG 604827**

Named Insured (and address, zipcode, when necessary for mailing)

**ROMAN CATHOLIC DIOCESE OF  
ROCKVILLE CENTRE, N.Y. ETAL.**

Producer (and address, zipcode, for mailing)

### WORLDWIDE COVERAGE

THIS POLICY IS EXTENDED TO COVER OCCURRENCES WHICH TAKE PLACE DURING THE POLICY PERIOD ANYWHERE IN THE WORLD, EXCLUDING ALBANIA, BULGARIA, CHINA, CUBA, CZECHOSLOVAKIA, EAST GERMANY, HUNGARY, NORTH KOREA, LAOS, OUTER MONGOLIA, POLAND, RUMANIA, SOVIET UNION, TIBET, NORTH VIETNAM AND YUGOSLAVIA.

WITH RESPECT TO THIS EXTENSION OF COVERAGE, IF CLAIM IS MADE OR SUIT IS BROUGHT WITHIN THE UNITED STATES OF AMERICA, ITS TERRITORIES OR POSSESSIONS, OR CANADA, THIS COMPANY WILL DEFEND ANY SUIT AGAINST THE ASSURED ALLEGING SUCH INJURY, SICKNESS, DISEASE OR DESTRUCTION AND SEEKING DAMAGES ON ACCOUNT THEREOF, EVEN IF SUCH SUIT IS GROUNDLESS, FALSE OR FRAUDULENT, BUT THE COMPANY MAY MAKE SUCH INVESTIGATION, NEGOTIATION AND SETTLEMENT OF ANY CLAIM OR SUIT AS IT DEEMS EXPEDIENT.

IF A CLAIM IS MADE OR SUIT IS BROUGHT ELSEWHERE THAN WITHIN THE UNITED STATES OF AMERICA, ITS TERRITORIES OR POSSESSIONS, OR CANADA, THE COMPANY SHALL HAVE THE RIGHT BUT NOT THE DUTY TO INVESTIGATE AND SETTLE SUCH CLAIMS AND DEFEND SUCH SUITS. IN ANY CASE IN WHICH THE COMPANY ELECTS NOT TO INVESTIGATE, SETTLE OR DEFEND, THE INSURED, UNDER THE SUPERVISION OF THE COMPANY, SHALL MAKE OR CAUSE TO BE MADE SUCH INVESTIGATION AND DEFENSE AS ARE REASONABLE NECESSARY, AND SUBJECT TO THE PRIOR AUTHORIZATION BY THE COMPANY, WILL EFFECT TO THE EXTENT POSSIBLE SUCH SETTLEMENT OR SETTLEMENTS AS THE COMPANY AND THE INSURED DEEM PRUDENT. THE COMPANY SHALL REIMBURSE THE INSURED FOR THE REASONABLE COST OF SUCH INVESTIGATION, SETTLEMENT OR DEFENSE.

Premises)

ROYAL-GLOBE INSURANCE COMPANIES



Type policy number only, in this section above the heavy line, IF issued with policy and attachment stated in policy declarations.

Unless otherwise stated, this endorsement forms a part of the policy to which attached as of issue, providing such attachment is stated in the policy declarations. Otherwise this endorsement is issued for attachment to and forms a part of the below numbered policy, effective on the date indicated, at 12:01 A.M. Standard Time as stated in the policy.

SIGNED BY:

AUTHORIZED REPRESENTATIVE

ADDITIONAL PREMIUM

\$

END. EFF. DATE (MO., DAY, YR.)

POLICY NUMBER

RTG 604827

Named Insured (and address when necessary for mailing)

Producer (and address for mailing)

This endorsement modifies such insurance as is afforded by the provisions of the policy relating to the following:

COMPREHENSIVE GENERAL LIABILITY INSURANCE  
MANUFACTURERS' AND CONTRACTORS' LIABILITY INSURANCE  
OWNERS', LANDLORDS' AND TENANTS' LIABILITY INSURANCE  
SPECIAL MULTI-PERIL INSURANCE  
STOREKEEPER'S INSURANCE

## SCHEDULE

Designation of State or Political Subdivision:

IF ANY

Limits of Property Damage Liability

Each Occurrence

Aggregate

\$ AS PER CERTIFICATES ATTACHED

It is agreed that the "Persons Insured" provision includes as an Insured any state or political subdivision designated in the schedule above, subject to the following additional provisions:

1. The insurance for any such Insured applies only with respect to such of the following hazards for which the state or political subdivision has issued a permit in connection with premises owned by, rented to or controlled by the named Insured and to which the Bodily Injury Liability Coverage applies:
  - (a) the existence, maintenance, repair, construction, erection or removal of advertising signs, awnings, canopies, cellar entrances, coal holes, drive-ways, manholes, marquees, hoistway openings, sidewalk vaults, street banners or decorations and similar exposures;
  - (b) the construction, erection or removal of elevators;
  - (c) the ownership, maintenance or use of any elevators covered by the policy.
2. If Property Damage Liability Coverage is not otherwise afforded, such insurance shall nevertheless apply with respect to operations performed by or on behalf of the named Insured in connection with the hazard for which the permit has been issued subject to the limits of liability stated herein.

**COLLEGES OR SCHOOLS.**

ROYAL-GLOBE INSURANCE COMPANY



Type policy number only, in this section above the heavy line, IF issued with policy and attachment stated in policy declarations.

Unless otherwise stated, this endorsement forms a part of the policy to which attached as of issue, providing such attachment is stated in the policy declarations. Otherwise this endorsement is issued for attachment to and forms a part of the below numbered policy, effective on the date indicated, at 12:01A.M. Standard Time as stated in the policy.

SIGNED BY:

*[Signature]*

AUTHORIZED REPRESENTATIVE

END. EFF. DATE (MO., DAY, YR.)

POLICY NUMBER

RTG 604827

Named Insured (and address when necessary for mailing)

Producer (and address for mailing)

This endorsement modifies such insurance as is afforded by the provisions of the policy relating to the following:

**COMPREHENSIVE GENERAL LIABILITY INSURANCE  
OWNERS', LANDLORDS' AND TENANTS' LIABILITY INSURANCE**

**SCHEDULE**

Additional Insureds	First Aid Coverage:
Including Teachers and Staff <input type="checkbox"/>	1. Excluding All Students <input checked="" type="checkbox"/> 2. Including All Students <input type="checkbox"/>

It is agreed that with respect to the operation of any college or school by or on behalf of the named insured:

- Additional Insureds:** The "Persons Insured" provisions is amended to include as an insured any of the following while acting within the scope of his duties as such:
  - If the named insured is a private charitable or educational institution, any trustee or member of the Board of Governors thereof,
  - If the named insured is a public board or commission, any executive officer or member thereof,
  - If an "x" is entered in the schedule in the block opposite "Including Teachers and Staff" any member of the teaching or administrative staff or other employee of the named insured.
- First Aid:** The insurance under the "Supplementary Payments" provision for first aid is subject to the following special provisions:
  - If an "x" is entered in the schedule in the block opposite "Excluding All Students", the insurance does not apply to first aid to any student or pupil.
  - Subject to paragraph 2 (a), unless an "x" is entered in the block opposite "Including All Students" the insurance does not apply to first aid to any student or pupil injured while engaged in any athletic activities (including calisthenic drills and gymnasium classes) directed or organized by any insured or by any person acting on behalf of the named insured.
  - The insurance does not apply to expenses for services provided by the named insured or his employees or by any person or organization under contract with the named insured to provide such services.
- Infirmaries, Clinics, Hospitals:** If the college or school has an infirmary with facilities for lodging and treatment or a public clinic or hospital, the insurance does not apply to (1) the rendering of or failure to render (a) medical, surgical, dental, X-ray or nursing service or treatment, or the furnishing of food or beverages in connection therewith, (b) any service or treatment conducive to health or of a professional nature, or (c) any cosmetic or tonsorial service or treatment; (2) the furnishing or dispensing of drugs or medical, dental, or surgical supplies or appliances; or (3) the handling of or performing of autopsies on dead bodies.
- Transportation of Pupils:** With respect to the transportation of students or pupils, exclusions (b) and (d) of the policy are replaced by the following:  
The insurance does not apply to bodily injury or property damage arising out of the ownership, maintenance, operation, use, loading or unloading of any aircraft, automobile or watercraft owned, operated or hired by or for the insured or any officer, employee or member of the teaching, supervisory or administrative staff thereof. For the purpose of this exclusion the word "hired" shall be deemed to include any contract to furnish transportation of pupils to and from schools.





Endorsement

This endorsement is attached to and hereby made a part of the policy designated and is effective as of the date indicated, on this endorsement but at the same time or hour of the day as the policy became effective.

SIGNED BY

*[Signature]*  
AUTHORIZED REPRESENTATIVE

COMPANY

ROYAL INDEMNITY COMPANY

PREMIUM

☐ Add'l.  
☐ Return \$

END. EFF. DATE (MO., DAY, YR.)

OCT. 1, 1967

POLICY SYMBOL & NUMBER

RTG 604827

Named Insured (and address, zipcode, when necessary for mailing)

ROMAN CATHOLIC DIOCESE OF  
ROCKVILLE CENTRE, N.Y. ETAL.

Producer (and address, zipcode, for mailing)

RATING MODIFICATION ENDORSEMENT

THE RATES ON THE FOLLOWING STATES HAVE BEEN ADJUSTED TO  
INCLUDE THE EXPERIENCE MODIFICATION APPROVED BY THE  
NATIONAL BUREAU OF CASUALTY UNDERWRITERS FOR THE PERIOD

OCTOBER 1, 1967

TO OCTOBER 1, 1968

STATE

NEW YORK



This endorsement is attached to and hereby made a part of the policy designated and is effective as of the date indicated, on this endorsement but at the same time or hour of the day as the policy became effective.

SIGNED BY

*[Handwritten signature]*

Endorsement

AUTHORIZED REPRESENTATIVE

COMPANY

PREMIUM

☐ Add'l.  
☐ Return \$

END. EFF. DATE (MO., DAY, YR.)

POLICY SYMBOL & NUMBER

ROYAL INDEMNITY COMPANY

OCT. 1, 1967

RTG 604827

Named Insured (and address, zipcode, when necessary for mailing)

Producer (and address, zipcode, for mailing)

ROMAN CATHOLIC DIOCESE OF  
ROCKVILLE CENTRE, N.Y. ETAL.

SCHEDULE OF EXPERIENCE MODIFICATIONS

STATE

NEW YORK

EXPERIENCE MODIFICATION

BASIC DEBIT 1%

ELEVATOR NEUTRAL

EXCESS DEBIT 1%

## RETROSPECTIVE PREMIUM ENDORSEMENT - ONE YEAR - PLAN D

It is agreed that this endorsement applies to the policies designated in Table I below, subject to the following provisions:

1. **FINAL PREMIUM.** The final premium for such policies is the sum of:
  - (a) the premium for the insurance not subject to Plan D, as specified in Table I, computed in accordance with the provisions of such policies, other than this endorsement, and
  - (b) the premium for the insurance subject to Plan D, as specified in Table I, hereinafter referred to as the retrospective premium.
2. **RETROSPECTIVE PREMIUM.** The retrospective premium shall be the sum of:
  - (a) the basic premiums for each state,
  - (b) the excess loss premiums for each state, and
  - (c) the converted losses for each state,each multiplied by the applicable state tax multiplier. The retrospective premium shall be subject to the minimum retrospective premium and to the maximum retrospective premium.
3. **DEFINITION OF TERMS USED IN THE COMPUTATION OF THE RETROSPECTIVE PREMIUM.**
  - (a) **"Standard premium"** means the premium for the insurance subject to Plan D computed in accordance with the provisions of the policies, other than this endorsement and exclusive of the application of any premium discount endorsement.
  - (b) **"Basic premiums"** means the amounts obtained by applying to each portion of the standard premium the basic premium percentage stated in Table II as applicable thereto.
  - (c) **"Excess loss premiums"** means the sum of:
    - (1) the amounts obtained by applying to that portion of the standard premium under workmen's compensation and employers' liability policies for each state for which a factor is entered in the Excess Loss Premium Factors (Workmen's Compensation) column of Table I, the applicable factor times the applicable loss conversion factor,
    - (2) the amounts obtained by applying to that portion of the standard premium for liability insurance under general liability and automobile liability policies, the factor stated in the Excess Loss Premium Factors (Liability) column of Table I, times the applicable loss conversion factor, and
    - (3) the amounts obtained by applying to that portion of the standard premium for automobile physical damage insurance, the factor stated in the Excess Loss Premium Factors (Physical Damage) column of Table I, times the applicable loss conversion factor.
  - (d) **"Incurred losses"** means the sum of:
    - (1) all losses, including medical, actually paid,
    - (2) reserves for unpaid losses as estimated by the company,
    - (3) premiums on bonds paid for by the company in accordance with the provisions of the policies,
    - (4) interest accruing after entry of a judgment against the insured,
    - (5) allocated loss adjustment expenses, and
    - (6) expenses incurred in seeking recovery against a third partyunder the insurance subject to Plan D, provided:
    - (i) as respects the insurance afforded under any workmen's compensation and employers' liability policy:
      - (a) item (3) above shall not apply,
      - (b) item (5) above shall apply as respects employers' liability coverage only,
      - (c) item (6) above shall apply only if recovery is obtained against the third party, and
    - (ii) items (3), (4), and (5) above shall not apply as respects automobile physical damage insurance.
  - (e) **"Compensation loss limitation,"** if stated in Table I, means the limit of incurred losses to be included in computing the retrospective premium under the workmen's compensation and employers' liability policies designated in Table I as subject to Plan D, applicable to any state for which a factor is shown in the Excess Loss Premium Factors (Workmen's Compensation) column of Table I, arising out of bodily injury by accident or disease, including death at any time resulting therefrom, sustained by one or more employees in a single accident. For the purpose of this definition, incurred losses arising out of bodily injury by disease, including death at any time resulting therefrom, sustained by any one employee shall be deemed to arise out of a single accident.  
If, during the policy period,
    - (i) the insured engages in operations in any state for which this policy affords insurance but for which no factor is shown in the Excess Loss Premium Factors (Workmen's Compensation) column of Table I, and
    - (ii) on the date this endorsement becomes applicable with respect to any such additional state, there is a loss limitation with respect to all states specifically insured under the policy and subject to Plan D, and
    - (iii) the insured is eligible to elect such loss limitation in such additional state,such loss limitation shall also apply to incurred losses pertaining to such additional state. The excess loss premium factor applicable to such additional state, determined in accordance with the manuals in use by the company, shall be deemed to be entered in Table I.
  - (f) **"Combined liability loss limitation,"** if stated in Table I, means the overall limit of incurred losses to be included in computing the retrospective premium for general liability and automobile liability insurance afforded under any policy designated in Table I as subject to Plan D, arising out of a single accident.
  - (g) **"Automobile physical damage loss limitation,"** if stated in Table I, means the limit of incurred losses to be included in computing the retrospective premium for the automobile physical damage insurance afforded under any policy designated in Table I as subject to Plan D, arising out of any one occurrence.
  - (h) **"Loss conversion factor"** means the factor designated in Table I.
  - (i) **"Converted losses"** means the incurred losses multiplied by the applicable loss conversion factor.
  - (j) **"State tax multiplier"** means the applicable factor stated in the State Tax Multiplier Table in Table I.
  - (k) **"Minimum retrospective premium"** is the amount obtained by the application of the minimum premium percentage stated in Table II to the standard premium.
  - (l) **"Maximum retrospective premium"** is the amount obtained by the application of the maximum premium percentage stated in Table II to the standard premium.

Page 2  
(second of four pages)

**RETROSPECTIVE PREMIUM ENDORSEMENT - ONE YEAR - PLAN D**  
(Continued)

**4. PAYMENTS AND COMPUTATIONS OF PREMIUM FOR INSURANCE SUBJECT TO PLAN D.**

- (a) **Standard Premium.** The named insured shall pay the standard premium to the company in accordance with the provisions of the policies other than this endorsement, specifying the manner of premium payment.
- (b) **Retrospective Premium.** A computation of the retrospective premium, based upon incurred losses valued as of a date six months after termination of the policies, shall be made by the company as soon as practicable after such valuation date. The premium so computed shall be the final retrospective premium if (1) all claims have been closed or it is apparent that the retrospective premium will exceed the maximum retrospective premium, and (2) within ninety days from approval of such computation by the organization having jurisdiction, the company, with the agreement of the named insured, requests of such organization that the computation be final.
- If such computation is not final, a further computation of the retrospective premium, based upon incurred losses valued as of a date eighteen months after termination of the policies, shall be made by the company as soon as practicable after such valuation date. Such further computation shall be final unless, within ninety days from approval of such computation by the organization having jurisdiction, the company or the named insured requests of such organization that a further computation be authorized. Any subsequent computations, to be made only at intervals of twelve months, shall each be subject to a similar procedure.
- If the named insured disposes of his entire interest in the operations covered by the policies, or makes an assignment for the benefit of creditors, or is in a legal proceeding reorganized or declared bankrupt or insolvent, and if the retrospective premium as of the date of such change of status is greater than the standard premium for insurance to such date, the company may compute the retrospective premium as of such date, as soon as practicable thereafter.
- After each computation, if the premium thus computed exceeds the premium paid for insurance subject to Plan D, the named insured shall pay the difference to the company; if less, the company shall return the difference to the named insured.

**5. CANCELCATION**

In the event of cancellation by the named insured of the policies designated in Table I, the premium for insurance subject to Plan D shall be determined in accordance with the provisions of this endorsement, provided;

- (a) In computing the basic premiums and excess loss premiums for each state, the standard premium shall be computed at short rates in accordance with the customary short rate table and procedure; the minimum retrospective premium shall be the standard premium so computed.
- (b) In computing the maximum retrospective premium, the standard premium shall be computed pro rata for the period the policies were in force and then extended pro rata to the normal expiration date of the policies.

In the event of cancellation by the company of such policies the premium for insurance subject to Plan D shall be determined in accordance with the provisions of this endorsement, provided if such cancellation is because of non-payment of premium by the named insured, in computing the maximum retrospective premium the standard premium shall be computed pro rata for the period the policies were in force and then extended pro rata to the normal expiration date of the policies.

In the event of cancellation of insurance on a part of the named insured's operations the retrospective premium shall be computed in accordance with the rules of Retrospective Rating Plan D which were in effect upon the effective date of the policies.

**TABLE I**  
**Premium Subject to Plan D, Limitations, Loss Conversion Factor, State Tax Multipliers**  
**Excess Loss Premium Factors .**

1. The premium for the following policies is to be computed in accordance with the provisions of Retrospective Rating Plan D in all states where such plan is or becomes applicable on an interstate basis, subject to the limitations specified herein:

List of Policies **RTC 604807**  
**RTG 604827**

2. Plan D does not apply to the premium for policies

in the states of

3. The premium for the general liability and automobile liability insurance afforded under policies designed in paragraph 1 above for insurance in excess of the limits of liability stated below shall not be subject to plan D:

Automobile Liability policies  
(Bodily Injury Liability)  
General Liability policies  
(Bodily Injury Liability)

**NOT IN PLAN** each person  
**NOT IN PLAN** each accident  
\$ 25,000 each person  
\$ 25,000 each accident  
\$ 100,000 aggregate products

**HOSPITAL MALPRACTICE**  
**HOSPITAL MALPRACTICE**

25,000 **EACH CLAIM**  
100,000 **AGGREGATE PER LOCATION**

**RETROSPECTIVE PREMIUM ENDORSEMENT - ONE YEAR - PLAN D**  
(Continued)

TABLE I - (Continued)

Automobile Liability policies	\$	<b>NOT IN PLAN</b>	each accident
(Property Damage Liability)			
General Liability policies	\$	<b>25,000</b>	each accident
(Property Damage Liability)	\$	<b>100,000</b>	aggregate operations
	\$	<b>100,000</b>	aggregate protective
	\$	<b>100,000</b>	aggregate products
	\$	<b>100,000</b>	aggregate contractual
Contractual Liability Endorsement (if made a part of any general liability policy designated in paragraph 1 above)			
Bodily Injury Liability	\$	<b>25,000</b>	each person
	\$	<b>25,000</b>	each accident
Property Damage Liability	\$	<b>25,000</b>	each accident
	\$	<b>100,000</b>	aggregate

The incurred losses to be included in computing the premium for the insurance subject to Plan D shall not include that portion of the losses actually paid and the reserves for unpaid losses which is in excess of the limits of liability stated above, but that part of the incurred losses consisting of premiums on bonds, interest accruing after entry of judgment, allocated loss adjustment expenses and expenses incurred in seeking recovery against a third party shall not be subject to such limits.

4. Combined Liability Loss Limitations is \$  
 5. Compensation Loss Limitation is \$ **25,000**  
 6. Automobile Physical Damage Loss Limitation is \$  
 7. Loss Conversion Factor is **1.14**  
 8.

STATE TAX MULTIPLIERS					EXCESS LOSS PREMIUM FACTORS		
Name Of State	Workmen's Compensation And Employers' Liability	Automobile Liability	General Liability	Automobile Physical Damage	Workmen's Compensation And Employers' Liability	Automobile and General Liability	Automobile Physical Damage
<b>NEW YORK</b>	<b>1.028</b>	<b>NOT IN PLAN</b>	<b>1.031</b>	<b>NOT IN PLAN</b>	<b>3.0</b>	<b>NONE</b>	<b>NOT IN PLAN</b>



(fourth of four pages)

**RETROSPECTIVE PREMIUM ENDORSEMENT - ONE YEAR - PLAN D**  
 (Continued)

**TABLE II - PERCENTAGES TO DETERMINE BASIC, MINIMUM, AND MAXIMUM PREMIUMS.**

The basic premium, the minimum premium, and the maximum premium for insurance subject to Plan D are percentages of the standard premium for such insurance. Such percentages are computed initially upon an estimate of the standard premium and finally upon the earned standard premium for such insurance. If the standard premium lies between any two of the figures on the "Standard Premium" line, the percentages applicable shall be obtained by linear interpolation to the nearest one-tenth of 1%.

**PERCENTAGES OF STANDARD PREMIUM**

	50%	100%	150%
Standard Premium \$	<b>158,644</b> or less	<b>317,287</b>	<b>475,931</b> or more
Minimum Premium	<b>40.0</b>	<b>40.0</b>	<b>40.0</b>
Maximum Premium	<b>125.0</b>	<b>125.0</b>	<b>125.0</b>
Basic Premium			
COMPENSATION	<b>23.5</b>	<b>20.8</b>	<b>20.0</b>
GEN. LIAB.	<b>28.8</b>	<b>24.4</b>	<b>22.2</b>



This endorsement is issued for attachment to and is hereby made a part of the policy designated below and is effective as of the date indicated, at 12:01 A.M., standard time at the address of the insured as stated in the policy.

POLICY NUMBER <b>RTC 604807</b>	NAME OF COMPANY <b>ROYAL INDEMNITY COMPANY</b>	ENDORSEMENT (MONTH, DAY, YEAR) EFFECTIVE DATE <b>OCT. 1, 1967</b>
INSURED <b>ROMAN CATHOLIC DIOCESE OF ROCKVILLE CENTRE</b>		
PRODUCER <b>CORROON &amp; BLACK COMPANY</b>		PRODUCER CODE NUMBER <b>C 0117-420</b>

This endorsement is subject to all terms, conditions and exclusions of the policy which are not inconsistent herewith.

*[Handwritten Signature]*  
 Signature of Authorized Representative

**Roman Catholic Diocese of Rockville Centre**

**Royal Policy Cover Sheet**

Insurer: Royal Indemnity  
Policy number: RTG 604828  
Inception date: 10/1/1968  
Term at issuance: 1 year  
Page count: 20  
Contents: Declaration- 1 pg  
Policy jacket- 3 pgs  
Coverage part- 4 pgs  
Endorsement- 12 pgs

These DECLARATIONS when combined with the GENERAL PROVISIONS and the coverage PART(S) and endorsements designated herein, complete the contract of insurance numbered below. Coverage is provided by the Company designated by entry of "X" before the company name.

Company Symbol POLICY NUMBER

**TG 604828**

- |   |  |   |
|---|--|---|
| <input checked="" type="checkbox"/> Royal Indemnity Company | <input type="checkbox"/> Globe Indemnity Company     | <input type="checkbox"/> The London & Lancashire Insurance Company, Limited       |
| <input type="checkbox"/> Queen Insurance Company of America | <input type="checkbox"/> Safeguard Insurance Company | <input type="checkbox"/> The Liverpool & London & Globe Insurance Company Limited |
| <input type="checkbox"/> Royal Insurance Company, Limited   | <input type="checkbox"/> Newark Insurance Company    | <input type="checkbox"/> American and Foreign Insurance Company                   |

Item 1.  
Named Insured & Address

**ROMAN CATHOLIC DIOCESE OF ROCKVILLE CENTRE, N.Y. AND AS PER CERTIFICATES ATTACHED  
 253 SUNRISE HIGHWAY, ROCKVILLE CENTRE, N.Y.**

**CORROON & BLACK COMPANY  
 150 WILLIAM STREET  
 NEW YORK, N.Y. 10038**

Item 2. POLICY PERIOD From **OCT. 1, 1968** To **OCT. 1, 1969** 12:01 A.M. Standard time at the address of the Named Insured as stated in Item 1. BUSINESS OF THE NAMED INSURED **RELIGIOUS ORGANIZATION**

THE NAMED INSURED IS: ☐ Individual ☐ Partnership ☐ Corporation ☐ Joint Venture ☒ Other

LOCATION OF ALL PREMISES OWNED, RENTED OR CONTROLLED BY THE NAMED INSURED (ENTER "SAME" IF SAME LOCATION AS ABOVE ADDRESS)

PART OCCUPIED BY NAMED INSURED INSURED'S INTEREST (OWNER, TENANT, GEN'L LESSEE, OTHER-SPECIFY)

**AS PER CERTIFICATES ATTACHED**

3a. The insurance afforded is only with respect to such of the following coverage Part(s) as are indicated by entry of an "X" below.

- |   |   |   |
|---|---|---|
| <input checked="" type="checkbox"/> Part 1 — Comprehensive General Liability Insurance  | <input type="checkbox"/> Part 6 — Comprehensive Personal Insurance                        | <input type="checkbox"/> Part 11 — Automobile Medical Payments Insurance                  |
| <input type="checkbox"/> Part 2 — Manufacturers' and Contractors' Liability Insurance   | <input type="checkbox"/> Part 7 — Owners' and Contractors' Protective Liability Insurance | <input type="checkbox"/> Part 12 — Protection Against Uninsured Motorists Insurance       |
| <input type="checkbox"/> Part 3 — Owners' Landlords' and Tenants' Liability Insurance   | <input type="checkbox"/> Part 8 — Contractual Liability Insurance                         | <input type="checkbox"/> Part 13 — Automobile Physical Damage Insurance (Fleet Automatic) |
| <input type="checkbox"/> Part 4 — Completed Operations and Products Liability Insurance | <input type="checkbox"/> Part 9 — Comprehensive Automobile Liability Insurance            | <input type="checkbox"/> Part 14 — Automobile Physical Damage Insurance (Non-Fleet)       |
| <input type="checkbox"/> Part 5 — Premises Medical Payments Insurance                   | <input type="checkbox"/> Part 10 — Garage Insurance                                       | <input type="checkbox"/> Part 15 — Automobile Physical Damage Insurance (Dealers)         |

OTHER (SPECIFY PART NO. & TITLE)  
☐

Item 3b. The insurance afforded is only with respect to such of the following coverage(s), contained in the coverage Part(s) designated above, as are indicated in specific premium charge or charges. The limit of the company's liability against each such coverage shall be as stated herein, subject to all the terms of the policy having reference thereto.

APPLICABLE TO PARTS	COVERAGES	LIMITS OF LIABILITY			ADVANCE PREMIUM
		EACH PERSON	EACH OCCURRENCE	AGGREGATE	
1 through 5 (Other than Automobile)	Bodily Injury Liability	AS PER CERTIFICATES ATTACHED			\$
	Property Damage Liability	X X X X AS PER CERTIFICATES ATTACHED			\$
	Premises Medical Payments			X X X X X X	\$
9 (Automobile)	Bodily Injury Liability			X X X X X X	\$
	Property Damage Liability	X X X X X		X X X X X X	\$
Other		See Applicable Coverage Part			\$

ENDORSEMENTS ATTACHED AT TIME OF ISSUE

**G316 G111 G404 CL68314**

If policy period is more than one year, premium is payable	EFFECTIVE DATE	1st ANNIVERSARY	2nd ANNIVERSARY	Total Advance Premium	\$ 260,101.00
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\* "EACH ACCIDENT" AS RESPECTS "PREMISES MEDICAL PAYMENTS"

Countersigned by  Authorized Representative



# Royal-Globe Insurance

## COMPANIES

EXECUTIVE OFFICE  
150 WILLIAM STREET  
NEW YORK, NEW YORK 10038

Royal Indemnity Company  
Globe Indemnity Company  
Newark Insurance Company  
Safeguard Insurance Company

Royal Insurance Company, Limited  
Queen Insurance Company of America  
The London & Lancashire Insurance Company, Limited  
The Liverpool & London & Globe Insurance Company Limited

### SELECT-COVER POLICY (General Provisions)

ROMAN CATHOLIC DIOCESE OF ROCKVILLE  
CENTRE, N.Y. AND AS PER CERTIFICATES  
ATTACHED  
253 SUNRISE HIGHWAY,

10/1/68-10/1/69

These GENERAL PROVISIONS, the DECLARATIONS and the coverage PART(S) and endorsements referred to in the DECLARATIONS complete the contract of insurance.

The company designated in the DECLARATIONS made a part hereof, (a stock insurance company, herein called the company), in consideration of the payment of the premium, in reliance upon the statements in the DECLARATIONS, and subject to all the terms of this policy and its designated coverage PART(S), agrees with the named insured as follows and as contained in the PART(S) designated in the declarations.

### SUPPLEMENTARY PAYMENTS

The company will pay, in addition to the applicable limit of liability:

- (a) all expenses incurred by the company, all costs taxed against the insured in any suit defended by the company and all interest on the entire amount of any judgment therein which accrues after entry of the judgment and before the company has paid or tendered or deposited in court that part of the judgment which does not exceed the limit of the company's liability thereon;
- (b) premiums on appeal bonds required in any such suit, premiums on bonds to release attachments in any such suit for an amount not in excess of the applicable limit of liability of this policy, and the cost

of bail bonds required of the insured because of accident or traffic law violation arising out of the use of any vehicle to which this policy applies, not to exceed \$250 per bail bond, but the company shall have no obligation to apply for or furnish any such bonds;

- (c) expenses incurred by the insured for first aid to others at the time of an accident, for bodily injury to which this policy applies;
- (d) reasonable expenses incurred by the insured at the company's request, including actual loss of wages or salary (but not loss of other income) not to exceed \$25 per day because of his attendance at hearings or trials at such request.

### SPECIAL ADDITIONAL EXCLUSION

The following exclusion modifies the provisions of the policy relating to ALL LIABILITY AND MEDICAL PAYMENTS INSURANCE OTHER THAN COMPREHENSIVE PERSONAL AND FARMER'S COMPREHENSIVE PERSONAL INSURANCE.

### NUCLEAR ENERGY LIABILITY EXCLUSION

(Broad Form)

It is agreed that:

#### I. The policy does not apply:

##### A. Under any Liability Coverage, to bodily injury or property damage

- (1) with respect to which an insured under the policy is also an insured under a nuclear energy liability policy issued by Nuclear Energy Liability Insurance Association, Mutual Atomic Energy Liability Underwriters or Nuclear Insurance Association of Canada, or would be an insured under any such policy but for its termination upon exhaustion of its limit of liability; or

- (2) resulting from the hazardous properties of nuclear material and with respect to which (a) any person or organization is required to maintain financial protection pursuant to the Atomic Energy Act of 1954, or any law amendatory thereof, or (b) the insured is, or had this policy not been issued would be, entitled to indemnity from the United States of America, or any agency thereof, under any agreement entered into by the United States of America, or any agency thereof, with any person or organization.

##### B. Under any Medical Payments Coverage, or under any Supplementary Payments provision relating to first aid, to expenses incurred with respect to bodily injury resulting from the hazardous properties of nuclear material



C. Under any Liability Coverage, to bodily injury or property damage resulting from the hazardous properties of nuclear material, if

- (1) the nuclear material (a) is at any nuclear facility owned by, or operated by or on behalf of, an insured or (b) has been discharged or dispersed therefrom;
- (2) the nuclear material is contained in spent fuel or waste at any time possessed, handled, used, processed, stored, transported or disposed of by or on behalf of an insured; or
- (3) the bodily injury or property damage arises out of the furnishing by an insured of services, materials, parts or equipment in connection with the planning, construction, maintenance, operation or use of any nuclear facility, but if such facility is located within the United States of America, its territories or possessions or Canada, this exclusion (3) applies only to property damage to such nuclear facility and any property thereat.

II. As used in this endorsement:

"hazardous properties" includes radioactive, toxic or explosive properties;

"nuclear material" means source material, special nuclear material or byproduct material;

"source material," "special nuclear material," and "byproduct material" have the meanings given them in the Atomic Energy Act of 1954 or in any law amendatory thereof;

"waste" means any waste material (1) containing byproduct material and (2) resulting from the operation by any person or organization of any nuclear facility included within the definition of nuclear facility under paragraph (a) or (b) thereof;

"nuclear facility" means

- (a) any nuclear reactor,
- (b) any equipment or device designed or used for (1) separating the isotopes of uranium or plutonium, (2) processing or utilizing spent fuel, or (3) handling, processing or packaging waste,
- (c) any equipment or device used for the processing, fabricating or alloying of special nuclear material if at any time the total amount of such material in the custody of the insured at the premises where such equipment or device is located consists of or contains more than 25 grams of plutonium or uranium 233 or any combination thereof, or more than 250 grams of uranium 235,
- (d) any structure, basin, excavation, premises or place prepared or used for the storage or disposal of waste,

and includes the site on which any of the foregoing is located, all operations conducted on such site and all premises used for such operations;

"nuclear reactor" means any apparatus designed or used to sustain nuclear fission in a self-supporting chain reaction or to contain a critical mass of fissionable material;

"property damage" includes all forms of radioactive contamination of property.

**NEW YORK EXCEPTION:** This exclusion does not apply to Automobile Liability Insurance in New York State.

## DEFINITIONS

When used in this policy (including endorsements forming a part hereof):

"automobile" means a land motor vehicle, trailer or semi-trailer designed for travel on public roads (including any machinery or apparatus attached thereto), but does not include mobile equipment;

"bodily injury" means bodily injury, sickness or disease sustained by any person;

"completed operations hazard" includes bodily injury and property damage arising out of operations or reliance upon a representation or warranty made at any time with respect thereto, but only if the bodily injury or property damage occurs after such operations have been completed or abandoned and occurs away from premises owned by or rented to the named insured. "Operations" include materials, parts or equipment furnished in connection therewith. Operations shall be deemed completed at the earliest of the following times:

- (1) when all operations to be performed by or on behalf of the named insured under the contract have been completed,

- (2) when all operations to be performed by or on behalf of the named insured at the site of the operations have been completed, or

- (3) when the portion of the work out of which the injury or damage arises has been put to its intended use by any person or organization other than another contractor or subcontractor engaged in performing operations for a principal as a part of the same project.

Operations which may require further service or maintenance work, or correction, repair or replacement because of any defect or deficiency, but which are otherwise complete, shall be deemed completed.

The completed operations hazard does not include bodily injury or property damage arising out of

- (a) operations in connection with the transportation of property, unless the bodily injury or property damage arises out of a condition in or on a vehicle created by the loading or unloading thereof,
- (b) the existence of tools, uninstalled equipment or abandoned or unused materials, or
- (c) operations for which the classification stated in the policy or in the company's manual specifies "including completed operations";

COMPANIES

ROYAL INSURANCE COMPANY • LIVERPOOL & LONDON & GLOBE  
INSURANCE COMPANY • ROYAL INDemnITY COMPANY • GLOBE  
INDemnITY COMPANY • QUEEN INSURANCE COMPANY OF AMERICA

LONDON AND LANCASHIRE INSURANCE COMPANY  
SAFEGUARD INSURANCE COMPANY • STANDARD MARINE  
INSURANCE COMPANY • THE MARINE INSURANCE COMPANY

NEWARK INSURANCE COMPANY • AMERICAN AND FOREIGN  
INSURANCE COMPANY • BRITISH & FOREIGN MARINE INSURANCE  
COMPANY • THAMES & MERSEY MARINE INSURANCE COMPANY



150 WILLIAM STREET

NEW YORK, N. Y. 10038

IMPORTANT NOTICE TO ALL PUBLIC LIABILITY POLICYHOLDERS  
REVISED PAYROLL LIMITATION RULE - NEW YORK

With respect to the policy enclosed with this letter (if premium is based on payroll), the basis of computing premium in New York has been changed with the approval of the New York State Insurance Department. A new Payroll Limitation Rule, the one generally in use countrywide, has been adopted in New York and is based upon actual payrolls limited to a maximum average weekly remuneration of \$300 per week per employee instead of the previous maximum average of \$100 per week. In view of this change, the Manual rates have been reduced so that premium charges in general will be about the same as they would have been under the \$100 limit. However, some rates on this policy may be higher than on your previous policy because, independently of this Payroll Limitation Rule change, there has been a change in the rates for all classifications based on latest available ratemaking statistics.

This new program is designed not only to achieve a more equitable rating system but to reduce substantially the time and expense of record-keeping required of policyholders.

In order for you to obtain credit under the Payroll Limitation Rule, it is necessary that your records show separately, by employee and in summary by class of work, the total remuneration earned by each employee whose average weekly remuneration for the total time employed during the policy period exceeds \$300 per week.

Your attention is also directed to the fact that a Transition Program has been adopted to place a limit on any possible premium increase which develops solely as a result of this change in the Payroll Limitation Rule. You may be eligible for credit under this Transition Program. To determine any such credit, it will be necessary to make a comparison of the policy premium under the \$300 limit with premium which would have been developed under the \$100 limit. Consequently, your records must show separately (1) payrolls of those employees earning in excess of an average of \$300 per week and (2) payrolls of those earning in excess of an average of \$100 per week.

If your records clearly show such information, any increase in premium which results solely because of the adoption of the new Payroll Limitation Rule will be limited in the first year to 5% or \$25 (whichever amount is greater) over premium which would have been paid under the \$100 Payroll Limitation Rule. For the second year the limit will be 10% or \$25, whichever is greater. For the third year the limit will be 10% or \$50, whichever is greater. If you are eligible for premium credit it will be applied automatically in your final premium adjustment.

This letter should be kept with your policy as evidence of the basis on which payroll will be determined for premium computation.



This coverage PART, the DECLARATIONS and other coverage PART(S), or endorsements referred to herein, and the GENERAL PROVISIONS complete the contract of insurance.

**I. COVERAGE A—BODILY INJURY LIABILITY**

**COVERAGE B—PROPERTY DAMAGE LIABILITY**

The company will pay on behalf of the insured all sums which the insured shall become legally obligated to pay as damages because of

Coverage A, bodily injury or  
Coverage B, property damage

to which this insurance applies, caused by an occurrence, and the company shall have the right and duty to defend any suit against the insured seeking damages on account of such bodily injury or property damage, even if any of the allegations of the suit are groundless, false or fraudulent, and may make such investigation and settlement of any claim or suit as it deems expedient, but the company shall not be obligated to pay any claim or judgment or to defend any suit after the applicable limit of the company's liability has been exhausted by payment of judgments or settlements.

**Exclusions**

This insurance does not apply:

- (a) to liability assumed by the insured under any contract or agreement except an incidental contract; but this exclusion does not apply to a warranty of fitness or quality of the named insured's products or a warranty that work performed by or on behalf of the named insured will be done in a workmanlike manner;
- (b) to bodily injury or property damage arising out of the ownership, maintenance, operation, use, loading or unloading of
  - (1) any automobile or aircraft owned or operated by or rented or loaned to the named insured, or
  - (2) any other automobile or aircraft operated by any person in the course of his employment by the named insured;but this exclusion does not apply to the parking of an automobile on premises owned by, rented to or controlled by the named insured or the ways immediately adjoining, if such automobile is not owned by or rented or loaned to the named insured;
- (c) to bodily injury or property damage arising out of and in the course of the transportation of mobile equipment by an automobile owned or operated by or rented or loaned to the named insured;
- (d) to bodily injury or property damage arising out of the ownership, maintenance, operation, use, loading or unloading of any watercraft, if the bodily injury or property damage occurs away from premises owned by, rented to or controlled by the named insured; but this exclusion does not apply to bodily injury or property damage included within the products hazard or the completed operations hazard or resulting from operations performed for the named insured by independent contractors or to liability assumed by the insured under an incidental contract;
- (e) to bodily injury or property damage due to war, whether or not declared, civil war, insurrection, rebellion or revolution or to any act or condition incident to any of the foregoing, with respect to
  - (1) liability assumed by the insured under an incidental contract, or
  - (2) expenses for first aid under the Supplementary Payments provision;

(f) to bodily injury or property damage for which the insured or his indemnitee may be held liable, as a person or organization engaged in the business of manufacturing, distributing, selling or serving alcoholic beverages or as an owner or lessor of premises used for such purposes, by reason of the selling, serving or giving of any alcoholic beverage

- (1) in violation of any statute, ordinance or regulation,
- (2) to a minor,
- (3) to a person under the influence of alcohol, or
- (4) which causes or contributes to the intoxication of any person;

(g) to any obligation for which the insured or any carrier as his insurer may be held liable under any workmen's compensation, unemployment compensation or disability benefits law, or under any similar law;

(h) to bodily injury to any employee of the insured arising out of and in the course of his employment by the insured; but this exclusion does not apply to liability assumed by the insured under an incidental contract;

(i) to property damage to

- (1) property owned or occupied by or rented to the insured,
- (2) property used by the insured, or
- (3) property in the care, custody or control of the insured or as to which the insured is for any purpose exercising physical control;

but parts (2) and (3) of this exclusion do not apply with respect to liability under a written sidetrack agreement and part (3) of this exclusion does not apply with respect to property damage (other than to elevators) arising out of the use of an elevator at premises owned by, rented to or controlled by the named insured;

(j) to property damage to premises alienated by the named insured arising out of such premises or any part thereof;

(k) to bodily injury or property damage resulting from the failure of the named insured's products or work completed by or for the named insured to perform the function or serve the purpose intended by the named insured, if such failure is due to a mistake or deficiency in any design, formula, plan, specifications, advertising material or printed instructions prepared or developed by any insured; but this exclusion does not apply to bodily injury or property damage resulting from the active malfunctioning of such products or work;

(l) to property damage to the named insured's products arising out of such products or any part of such products;

(m) to property damage to work performed by or on behalf of the named insured arising out of the work or any portion thereof, or out of materials, parts or equipment furnished in connection therewith;

(n) to damages claimed for the withdrawal, inspection, repair, replacement, or loss of use of the named insured's products or work completed by or for the named insured or of any property of which such products or work form a part, if such products, work or property are withdrawn from the market or from use because of any known or suspected defect or deficiency therein.



## II. PERSONS INSURED

Each of the following is an **insured** under this insurance to the extent set forth below:

- (a) if the **named insured** is designated in the declarations as an individual, the person so designated but only with respect to the conduct of a business of which he is the sole proprietor;
- (b) if the **named insured** is designated in the declarations as a partnership or joint venture, the partnership or joint venture so designated and any partner or member thereof but only with respect to his liability as such;
- (c) if the **named insured** is designated in the declarations as other than an individual, partnership or joint venture, the organization so designated and any executive officer, director or stockholder thereof while acting within the scope of his duties as such;
- (d) any person (other than an employee of the **named insured**) or organization while acting as real estate manager for the **named insured**; and
- (e) with respect to the operation, for the purpose of locomotion upon a public highway, of mobile equipment registered under any motor vehicle registration law,
  - (i) an employee of the **named insured** while operating any such equipment in the course of his employment; and
  - (ii) any other person while operating with the permission of the **named insured** any such equipment registered in the name of the **named insured** and any person or organization legally responsible for such operation, but only if there is no other valid and collectible insurance available, either on a primary or excess basis, to such person or organization;

provided that no person or organization shall be an **insured** under this paragraph (e) with respect to:

- (1) **bodily injury** to any fellow employee of such person injured in the course of his employment; or
- (2) **property damage** to property owned by, rented to, in charge of or occupied by the **named insured** or the employer of any person described in subparagraph (ii).

This insurance does not apply to **bodily injury** or **property damage** arising out of the conduct of any partnership or joint venture of which the insured is a partner or member and which is not designated in this policy as a **named insured**.

## III. LIMITS OF LIABILITY

Regardless of the number of (1) **insureds** under this policy, (2) persons or organizations who sustain **bodily injury** or **property damage**, or (3) claims made or suits brought on account of **bodily injury** or **property damage**, the company's liability is limited as follows:

**Coverage A**—The limit of **bodily injury** liability stated in the declarations as applicable to "each person" is the limit of the company's liability for all damages because of **bodily injury** sustained by one person as the result of any one occurrence; but subject to the above provision respect-

ing "each person", the total liability of the company for all damages because of **bodily injury** sustained by two or more persons as the result of any one occurrence shall not exceed the limit of **bodily injury** liability stated in the declarations as applicable to "each occurrence".

Subject to the above provisions respecting "each person" and "each occurrence", the total liability of the company for all damages because of (1) all **bodily injury** included within the **completed operations hazard** and (2) all **bodily injury** included within the **products hazard** shall not exceed the limit of **bodily injury** liability stated in the declarations as "aggregate".

**Coverage B**—The total liability of the company for all damages because of all **property damage** sustained by one or more persons or organizations as the result of any one occurrence shall not exceed the limit of **property damage** liability stated in the declarations as applicable to "each occurrence".

Subject to the above provision respecting "each occurrence", the total liability of the company for all damages because of all **property damage** to which this coverage applies and described in any of the numbered subparagraphs below shall not exceed the limit of **property damage** liability stated in the declarations as "aggregate":

- (1) all **property damage** arising out of premises or operations rated on a remuneration basis or contractor's equipment rated on a receipts basis, including **property damage** for which liability is assumed under any incidental contract relating to such premises or operations, but excluding **property damage** included in subparagraph (2) below;
- (2) all **property damage** arising out of and occurring in the course of operations performed for the **named insured** by independent contractors and general supervision thereof by the **named insured**, including any such **property damage** for which liability is assumed under any incidental contract relating to such operations, but this subparagraph (2) does not include **property damage** arising out of maintenance or repairs at premises owned by or rented to the **named insured** or structural alterations at such premises which do not involve changing the size of or moving buildings or other structures;
- (3) all **property damage** included within the **products hazard** and all **property damage** included within the **completed operations hazard**.

Such aggregate limit shall apply separately to the **property damage** described in subparagraphs (1), (2) and (3) above, and under subparagraphs (1) and (2), separately with respect to each project away from premises owned by or rented to the **named insured**.

**Coverages A and B**—For the purpose of determining the limit of the company's liability, all **bodily injury** and **property damage** arising out of continuous or repeated exposure to substantially the same general conditions shall be considered as arising out of one occurrence.

## IV. POLICY PERIOD; TERRITORY

This insurance applies only to **bodily injury** or **property damage** which occurs during the policy period within the policy territory.





**CONTRACTUAL LIABILITY INSURANCE (Blanket Coverage)**  
Type policy number only, in this section above the heavy line, IF issued with policy and attachment stated in policy declarations.

Unless otherwise stated, this endorsement forms a part of the policy to which attached as of issue, providing such attachment is stated in the policy declarations. Otherwise this endorsement is issued for attachment to and forms a part of the below numbered policy, effective on the date indicated, at 12:01A.M. Standard Time as stated in the policy.

SIGNED BY:

*R. D. Wenzel*  
AUTHORIZED REPRESENTATIVE

COMPANY

ADDITIONAL PREMIUM

\$

END. EFF. DATE (MO., DAY, YR.)

POLICY NUMBER

RTG 604828

Named Insured (and address when necessary for mailing)

Producer (and address for mailing)

**Schedule**

The insurance afforded for contractual liability is only with respect to such of the following Coverages as are indicated by entry of limits of liability below. The limit of the company's liability against each such coverage shall be as stated herein, subject to all the terms of this policy having reference thereto.

COVERAGES	LIMITS OF LIABILITY	
	EACH PERSON	EACH OCCURRENCE
Contractual Bodily Injury Liability	AS PER CERTIFICATES ATTACHED	
Contractual Property Damage Liability	EACH OCCURRENCE	AGGREGATE
	AS PER CERTIFICATES ATTACHED	

The following exclusions do not apply with respect to any "construction agreement":

DESIGNATION OF CONTRACTS COVERED	CODE	PREMIUM BASES	RATES		ADVANCE PREMIUM	
			BI	PD	BI	PD
Written agreements except labor union agreements, rental contracts, agreements with railroads		(R) COST-PER \$100. (S) SALES-PER \$1000.	AS PER CERTIFICATES ATTACHED			
			Total			

The company, in consideration of the payment of the premium and subject to all of the provisions of the policy not expressly modified herein, agrees with the named Insured as follows:

**I. COVERAGES—CONTRACTUAL BODILY INJURY LIABILITY  
CONTRACTUAL PROPERTY DAMAGE LIABILITY**

The company will pay on behalf of the Insured all sums which the Insured, by reason of contractual liability assumed by him under any written contract of the type designated in the schedule for this insurance, shall become legally obligated to pay as damages because of

bodily injury or  
property damage

to which this insurance applies, caused by an occurrence, and the company shall have the right and duty to defend any suit against the Insured seeking damages on account of such bodily injury or property damage, even if any of the allegations of the suit are groundless, false or fraudulent, and may make such investigation and settlement of any claim or suit as it deems expedient, but the company shall not be obligated to pay any claim or judgment or to defend

(1) any arbitration proceeding wherein the company is not entitled to exercise the Insured's rights in the choice of arbitrators and in the conduct of such proceedings, or

(2) any suit after the applicable limit of the company's liability has been exhausted by payment of judgments or settlements.

**Exclusions**

This insurance does not apply:

(a) to liability of the indemnitee resulting from his sole negligence;

(b) (1) if the Insured is an architect, engineer or surveyor, to bodily injury or property damage arising out of professional services performed by such Insured, including

(i) the preparation or approval of maps, contracts, drawings, plans, opinions, reports, tests, surveys, change orders, designs or specifications, and

(ii) supervisory, inspection or engineering services;

(2) if the indemnitee of the Insured is an architect, engineer or surveyor, to the liability of the Indemnitee, his agents or employees, arising out of

(i) the preparation or approval of contracts, maps, plans, drawings, opinions, reports, tests, surveys, change orders, designs or specifications, or

(ii) the giving of or the failure to give directions or instructions by the indemnitee, his agents or employees, provided such giving or failure to give is the primary cause of the bodily injury or property damage;

- (c) to bodily injury or property damage for which the Insured may be held liable, as a person or organization engaged in the business of manufacturing, distributing, selling or serving alcoholic beverages or as an owner or lessor of premises used for such purposes, by reason of the selling, serving or giving of any alcoholic beverage (1) in violation of any statute, ordinance or regulation, (2) to a minor, (3) to a person under the influence of alcohol, or (4) which causes or contributes to the intoxication of any person;
- (e) to any obligation for which the Insured or any carrier as his insurer may be held liable under any workmen's compensation, unemployment compensation or disability benefits law, or under any similar law;
- (f) to any obligation for which the Insured may be held liable in an action on a contract by a third party beneficiary for bodily injury or property damage arising out of a project for a public authority; but this exclusion does not apply to an action by the public authority or any other person or organization engaged in the project;
- (g) to property damage to
- (1) property owned or occupied by or rented to the Insured,
  - (2) property used by the Insured, or
  - (3) property in the care, custody or control of the Insured or as to which the Insured is for any purpose exercising physical control;
- (h) to property damage to premises alienated by the named Insured arising out of such premises or any part thereof;
- (i) to bodily injury or property damage resulting from the failure of the named Insured's products or work completed by or for the named Insured to perform the function or serve the purpose intended by the named Insured, if such failure is due to a mistake or deficiency in any design, formula, plan, specifications, advertising material or printed instructions prepared or developed by any Insured; but this exclusion does not apply to bodily injury or property damage resulting from the active malfunctioning of such products or work;
- (j) to property damage to the named Insured's products arising out of such products or any part of such products;
- (k) to property damage to work performed by or on behalf of the named Insured arising out of the work or any portion thereof, or out of materials, parts or equipment furnished in connection therewith;
- (l) to damages claimed for the withdrawal, inspection, repair, replacement, or loss of use of the named Insured's products or work completed by or for the named Insured or of any property of which such products or work form a part, if such products, work or property are withdrawn from the market, or from use because of any known or suspected defect or deficiency therein;
- Unless stated in the schedule above as not applicable, the following exclusions also apply to contractual liability assumed by the Insured under any agreement relating to construction operations.
- This insurance does not apply:
- (m) to bodily injury or property damage arising out of construction, ownership, repair, maintenance, operation, use, loading or unloading of any watercraft;
  - (n) to bodily injury or property damage arising out of operations, within fifty feet of any railroad property, affecting any railroad bridge or trestle, tracks, road beds, tunnel, underpass or crossing;
  - (o) to bodily injury or property damage included within the completed operations hazard or the products hazard;
  - (p) to property damage included within
    - (1) the explosion hazard,
    - (2) the collapse hazard, or
    - (3) the underground property damage hazard.

## II. PERSONS INSURED

Each of the following is an insured under this insurance to the extent set forth below:

- (a) if the named Insured is designated in the declarations as an individual, the person so designated but only with respect to the conduct of a business of which he is the sole proprietor;
- (b) if the named Insured is designated in the declarations as a partnership or joint venture, the partnership or joint venture so designated and any partner or member thereof but only with respect to his liability as such;
- (c) if the named Insured is designated in the declarations as other than an individual, partnership or joint venture, the organization so designated and any executive officer, director

## III. LIMITS OF LIABILITY

Regardless of the number of (1) Insureds under this policy, (2) persons or organizations who sustain bodily injury or property damage, or (3) claims made or suits brought on account of bodily injury or property damage, the company's liability is limited as follows:

### CONTRACTUAL BODILY INJURY LIABILITY

The limit of bodily injury liability stated in the schedule as applicable to "each person" is the limit of the company's liability for all damages because of bodily injury sustained by one person as the result of any one occurrence; but subject to the above provision respecting "each person", the total liability of the company for all damages because of bodily injury sustained by two or more persons as the result of any one occurrence shall not exceed the limit of bodily injury liability stated in the schedule as applicable to "each occurrence".

### CONTRACTUAL PROPERTY DAMAGE LIABILITY

The total liability of the company for all damages because of all property damage sustained by one or more persons or organizations as the result of any one occurrence shall not exceed the limit of property damage liability stated in the schedule as applicable to "each occurrence".

Subject to the above provision respecting "each occurrence", the total liability of the company for all damages because of all property damage to which this coverage applies shall not exceed the limit of property damage liability stated in the schedule as "aggregate". Such aggregate limit of liability applies separately with respect to each project away from premises owned by or rented to the named Insured.

## CONTRACTUAL BODILY INJURY AND PROPERTY DAMAGE LIABILITY

For the purpose of determining the limit of the company's liability, all bodily injury and property damage arising out of continuous or repeated exposure to substantially the same general conditions shall be considered as arising out of one occurrence.

## IV. ENDORSEMENT PERIOD; TERRITORY

This insurance applies only to bodily injury or property damage which occurs during the endorsement period within the policy territory.

## V. ADDITIONAL DEFINITIONS

When used in reference to this insurance (including endorsements forming a part of the policy):

"contractual liability" means liability expressly assumed under a written contract or agreement; provided, however, that contractual liability shall not be construed as including liability under a warranty of the fitness or quality of the named Insured's products or a warranty that work performed by or on behalf of the named Insured will be done in a workmanlike manner;

"suit" includes an arbitration proceeding to which the Insured is required to submit or to which the Insured has submitted with the company's consent.

## VI. ADDITIONAL CONDITION

### Arbitration

The company shall be entitled to exercise all of the Insured's rights in the choice of arbitrators and in the conduct of any arbitration proceeding.

### Premium

The advance premium stated in the schedule is the estimated premium on account of such written contracts as are on file with or known to the company. The named Insured shall notify the company of all other written contracts entered into during the policy period to which this insurance applies.

When used as a premium basis:

1. the word "cost" means the total cost of all work in connection with all contracts of the type designated in the schedule for this insurance with respect to which "cost" is the basis of premium, regardless of whether any liability is assumed under such contracts by the Insured. It includes the cost of all labor, materials and equipment furnished, used or delivered for use in the execution of such work, whether furnished by the Insured, or others including all fees, allowances, bonuses or commissions made, paid or due. It shall not include the cost of any operations to which exclusions (m) or (n) apply unless such exclusions are voided in the schedule.
2. the word "sales" means the gross amount of money charged by the named Insured or by others trading under his name for all goods and products sold or distributed during the policy period and charged during the policy period for installation, servicing or repair, and includes taxes, other than taxes which the named Insured and such others collect as a separate item and remit directly to a governmental division.



Endorsement

This endorsement is attached to and hereby made a part of the policy designated and is effective as of the date indicated, on this endorsement but at the same time or hour of the day as the policy became effective.

SIGNED BY

*R. D. Wenzel*

AUTHORIZED REPRESENTATIVE

COMPANY

ROYAL INDEMNITY COMPANY

PREMIUM

☐ Add'l.  
☐ Return \$

-

END. EFF. DATE (MO., DAY, YR.)

10/1/68

POLICY SYMBOL & NUMBER

RTG 604828

Named Insured (and address, zipcode, when necessary for mailing)

ROMAN CATHOLIC DIOCESE OF  
ROCKVILLE CENTRE, N.Y. ETAL.

Producer (and address, zipcode, for mailing)

IT IS AGREED THAT THE POLICY IS EXTENDED TO COVER THE  
ADDITIONAL INTEREST OF:  
NASSAU-SUFFOLK CATHOLIC HIGH SCHOOL ASSOCIATION IN  
CONNECTION WITH THE ACTIVITIES SPONSORED BY THE INSURED.



Endorsement

This endorsement is attached to and hereby made a part of the policy designated and is effective as of the date indicated, on this endorsement but at the same time or hour of the day as the policy became effective.

SIGNED BY

*[Signature]*  
AUTHORIZED REPRESENTATIVE

COMPANY  
**ROYAL INDEMNITY COMPANY**

PREMIUM  
☐ Add'l.  
☐ Return \$

-

END. EFF. DATE (MO., DAY, YR.)  
**10/1/68**

POLICY SYMBOL & NUMBER  
**RTG 604828**

Named Insured (and address, zipcode, when necessary for mailing)

ROMAN CATHOLIC DIOCESE OF  
ROCKVILLE CENTRE, N.Y. ETAL.

Producer (and address, zipcode, for mailing)

IT IS AGREED THAT IF OTHER COLLECTIBLE INSURANCE WITH  
ANY OTHER INSURER IS AVAILABLE TO THE INSURED COVERING  
A LOSS ALSO COVERED HEREUNDER, SUCH LOSS SHALL BE IN EXCESS  
OF, AND NOT CONTRIBUTE WITH, SUCH OTHER INSURANCE.





This endorsement is attached to and hereby made a part of the policy designated and is effective as of the date indicated, on this endorsement but at the same time or hour of the day as the policy became effective.

SIGNED BY

*[Signature]*

AUTHORIZED REPRESENTATIVE

COMPANY

ROYAL INDEMNITY COMPANY

PREMIUM

☐ Add'l.  
☐ Return \$

END. EFF. DATE (MO., DAY, YR.)

10/1/68

POLICY SYMBOL & NUMBER

RTG 604828

Named Insured (and address, zipcode, when necessary for mailing)

ROMAN CATHOLIC DIOCESE OF  
ROCKVILLE CENTRE, N.Y. ETAL.

Producer (and address, zipcode, for mailing)

LIQUOR LAW LIABILITY

IT IS AGREED THAT (EXCLUSION F) UNDER PART I - COMPREHENSIVE  
GENERAL LIABILITY INSURANCE IS DELETED.



This endorsement is attached to and hereby made a part of the policy designated and is effective as of the date indicated, on this endorsement but at the same time or hour of the day as the policy became effective.

Endorsement

SIGNED BY

*R. P. Wenzel*

AUTHORIZED REPRESENTATIVE

COMPANY

ROYAL INDEMNITY COMPANY

PREMIUM

☐ Add'l.  
☐ Return \$

END. EFF. DATE (MO., DAY, YR.)

10/1/68

POLICY SYMBOL & NUMBER

RTG 604828

Named Insured (and address, zipcode, when necessary for mailing)

ROMAN CATHOLIC DIOCESE OF  
ROCKVILLE CENTRE, N.Y. ETAL.

Producer (and address, zipcode, for mailing)

CANCELLATION

IT IS AGREED THAT THE 10 DAYS CANCELLATION PROVISION  
AS SHOWN UNDER CONDITION II OF THE POLICY IS AMENDED TO  
READ 90 DAYS.



Type policy number only, in this section above the heavy line, IF issued with policy and attachment stated in policy declarations.

Unless otherwise stated, this endorsement forms a part of the policy to which attached as of issue, providing such attachment is stated in the policy declarations. Otherwise this endorsement is issued for attachment to and forms a part of the below numbered policy, effective on the date indicated, at 12:01A.M. Standard Time as stated in the policy.

SIGNED BY:

AUTHORIZED REPRESENTATIVE

END. EFF. DATE (MO., DAY, YR.)

POLICY NUMBER

RTG 604828

Named Insured (and address when necessary for mailing)

Producer (and address for mailing)

This endorsement modifies such insurance as is afforded by the provisions of the policy relating to the following:

COMPREHENSIVE GENERAL LIABILITY INSURANCE  
MANUFACTURERS' AND CONTRACTORS' LIABILITY INSURANCE  
OWNERS', LANDLORDS' AND TENANTS' LIABILITY INSURANCE

Description of Operations:

CEMETERIES

It is agreed that with respect to any operation described above, the insurance does not apply to bodily injury or property damage due to the rendering of or failure to render any professional service.



This endorsement is attached to and hereby made a part of the policy designated and is effective as of the date indicated, on this endorsement but at the same time or hour of the day as the policy became effective.

Endorsement

SIGNED BY

*A. D. W. W. W.*  
AUTHORIZED REPRESENTATIVE

COMPANY

ROYAL INDEMNITY COMPANY

PREMIUM

☐ Add'l.  
☐ Return \$

END. EFF. DATE (MO., DAY, YR.)

10/1/68

POLICY SYMBOL & NUMBER

RTG 604828

Named Insured (and address, zipcode, when necessary for mailing)

ROMAN CATHOLIC DIOCESE OF ROCKVILLE  
CENTRE, N.Y. ETAL.

Producer (and address, zipcode, for mailing)

WORLDWIDE COVERAGE

THIS POLICY IS EXTENDED TO COVER OCCURRENCES WHICH TAKE PLACE DURING THE POLICY PERIOD ANYWHERE IN THE WORLD, EXCLUDING ALBANIA, BULGARIA, CHINA, CUBA, CZECHOSLOVAKIA, EAST GERMANY, HUNGARY, NORTH KOREA, LAOS, OUTER MONGOLIA, POLAND, RUMANIA, SOVIET UNION, TIBET, NORTH VIETNAM AND YUGOSLAVIA.

WITH RESPECT TO THIS EXTENSION OF COVERAGE, IF CLAIM IS MADE OR SUIT IS BROUGHT WITHIN THE UNITED STATES OF AMERICA, ITS TERRITORIES OR POSSESSIONS, OR CANADA, THIS COMPANY WILL DEFEND ANY SUIT AGAINST THE ASSURED ALLEGING SUCH INJURY, SICKNESS, DISEASE OR DESTRUCTION AND SEEKING DAMAGES ON ACCOUNT THEREOF, EVEN IF SUCH SUIT IS GROUNDLESS, FALSE OR FRAUDULENT, BUT THE COMPANY MAY MAKE SUCH INVESTIGATION, NEGOTIATION AND SETTLEMENT OF ANY CLAIM OR SUIT AS IT DEEMS EXPEDIENT.

IF A CLAIM IS MADE OR SUIT IS BROUGHT ELSEWHERE THAN WITHIN THE UNITED STATES OF AMERICA, ITS TERRITORIES OR POSSESSIONS, OR CANADA, THE COMPANY SHALL HAVE THE RIGHT BUT NOT THE DUTY TO INVESTIGATE AND SETTLE SUCH CLAIMS AND DEFEND SUCH SUITS. IN ANY CASE IN WHICH THE COMPANY ELECTS NOT TO INVESTIGATE, SETTLE OR DEFEND, THE INSURED, UNDER THE SUPERVISION OF THE COMPANY, SHALL MAKE OR CAUSE TO BE MADE SUCH INVESTIGATION AND DEFENSE AS ARE REASONABLE NECESSARY, AND SUBJECT TO THE PRIOR AUTHORIZATION BY THE COMPANY, WILL EFFECT TO THE EXTENT POSSIBLE SUCH SETTLEMENT OR SETTLEMENTS AS THE COMPANY AND THE INSURED DEEM PRUDENT. THE COMPANY SHALL REIMBURSE THE INSURED FOR THE REASONABLE COST OF SUCH INVESTIGATION, SETTLEMENT OR DEFENSE.





**ROYAL-GLOBE INSURANCE COMPANY**  
Type policy number only, in this section above the heavy line, IF issued with policy and attachment stated in policy declarations.

Unless otherwise stated, this endorsement forms a part of the policy to which attached as of issue, providing such attachment is stated in the policy declarations. Otherwise this endorsement is issued for attachment to and forms a part of the below numbered policy, effective on the date indicated, at 12:01A.M. Standard Time as stated in the policy.

SIGNED BY:

*[Signature]*

AUTHORIZED REPRESENTATIVE

COMPANY

ADDITIONAL PREMIUM

\$

END. EFF. DATE (MO., DAY, YR.)

POLICY NUMBER

**RTG 604828**

Named Insured (and address when necessary for mailing)

Producer (and address for mailing)

*This endorsement modifies such insurance as is afforded by the provisions of the policy relating to the following:*

**COMPREHENSIVE GENERAL LIABILITY INSURANCE  
MANUFACTURERS' AND CONTRACTORS' LIABILITY INSURANCE  
OWNERS', LANDLORDS' AND TENANTS' LIABILITY INSURANCE  
SMP LIABILITY INSURANCE  
STOREKEEPER'S INSURANCE**

**SCHEDULE**

Designation of State or Political Subdivision:

**IF ANY**

Limits of Property Damage Liability

Each Occurrence

Aggregate

**\$ AS PER CERTIFICATES ATTACHED**

It is agreed that the "Persons Insured" provision includes as an insured any state or political subdivision designated in the schedule above, subject to the following additional provisions:

1. The insurance for any such Insured applies only with respect to such of the following hazards for which the state or political subdivision has issued a permit in connection with premises owned by, rented to or controlled by the named Insured and to which the Bodily Injury Liability Coverage applies:
  - (a) the existence, maintenance, repair, construction, erection or removal of advertising signs, awnings, canopies, cellar entrances, coal holes, drive-ways, manholes, marquees, hoistway openings, sidewalk vaults, street banners or decorations and similar exposures;
  - (b) the construction, erection or removal of elevators;
  - (c) the ownership, maintenance or use of any elevators covered by the policy.
2. If Property Damage Liability Coverage is not otherwise afforded, such insurance shall nevertheless apply with respect to operations performed by or on behalf of the named Insured in connection with the hazard for which the permit has been issued subject to the limits of liability stated herein.



Type policy number only, in this section above the heavy line, IF issued with policy and attachment stated in policy declarations.

Unless otherwise stated, this endorsement forms a part of the policy to which attached as of issue, providing such attachment is stated in the policy declarations. Otherwise this endorsement is issued for attachment to and forms a part of the below numbered policy, effective on the date indicated, at 12:01A.M. Standard Time as stated in the policy.

SIGNED BY:

*[Signature]*

AUTHORIZED REPRESENTATIVE

END. EFF. DATE (MO., DAY, YR.)

POLICY NUMBER

RTG 604828

Named Insured (and address when necessary for mailing)

Producer (and address for mailing)

This endorsement modifies such insurance as is afforded by the provisions of the policy relating to the following:

**COMPREHENSIVE GENERAL LIABILITY INSURANCE  
 OWNERS', LANDLORDS' AND TENANTS' LIABILITY INSURANCE**

**SCHEDULE**

Additional Insureds	First Aid Coverage:	
Including Teachers and Staff <input type="checkbox"/>	1. Excluding All Students <input checked="" type="checkbox"/>	2. Including All Students <input type="checkbox"/>

agreed that with respect to the operation of any college or school by or on behalf of the named Insured:

- Additional Insureds:** The "Persons Insured" provision is amended to include as an Insured any of the following while acting within the scope of his duties as such:
  - If the named Insured is a private charitable or educational institution, any trustee or member of the Board of Governors thereof,
  - If the named Insured is a public board or commission, any executive officer or member thereof,
  - If an "x" is entered in the schedule in the block opposite "Including Teachers and Staff" any member of the teaching or administrative staff or other employee of the named Insured.
- First Aid:** The insurance under the "Supplementary Payments" provision for first aid is subject to the following special provisions:
  - If an "x" is entered in the schedule in the block opposite "Excluding All Students", the insurance does not apply to first aid to any student or pupil.
  - Subject to paragraph 2 (a), unless an "x" is entered in the block opposite "Including All Students" the insurance does not apply to first aid to any student or pupil injured while engaged in any athletic activities (including calisthenic drills and gymnasium classes) directed or organized by any Insured or by any person acting on behalf of the named Insured.
  - The insurance does not apply to expenses for services provided by the named Insured or his employees or by any person or organization under contract with the named Insured to provide such services.
- Infirmaries, Clinics, Hospitals:** If the college or school has an infirmary with facilities for lodging and treatment or a public clinic or hospital, the insurance does not apply to (1) the rendering of or failure to render (a) medical, surgical, dental, X-ray or nursing service or treatment, or the furnishing of food or beverages in connection therewith, (b) any service or treatment conducive to health or of a professional nature, or (c) any cosmetic or tonsorial service or treatment; (2) the furnishing or dispensing of drugs or medical, dental, or surgical supplies or appliances; or (3) the handling of or performing of autopsies on dead bodies.
- Transportation of Pupils:** With respect to the transportation of students or pupils, exclusions (b) and (d) of the policy are replaced by the following:  
 The insurance does not apply to bodily injury or property damage arising out of the ownership, maintenance, operation, use, loading or unloading of any aircraft, automobile or watercraft owned, operated or hired by or for the Insured or any officer, employee or member of the teaching, supervisory or administrative staff thereof. For the purpose of this exclusion the word "hired" shall be deemed to include any contract to furnish transportation of pupils to and from schools.



Endorsement

This endorsement is attached to and hereby made a part of the policy designated and is effective as of the date indicated, on this endorsement but at the same time or hour of the day as the policy became effective.

SIGNED BY

*R. D. W. W. W.*

AUTHORIZED REPRESENTATIVE

COMPANY

ROYAL INDEMNITY COMPANY

PREMIUM

☐ Add'l.  
☐ Return \$

END. EFF. DATE (MO., DAY, YR.)

10/1/68

POLICY SYMBOL & NUMBER

RTG 604828

Named Insured (and address, zipcode, when necessary for mailing)

ROMAN CATHOLIC DIOCESE OF  
ROCKVILLE CENTRE, N.Y. ETAL.

Producer (and address, zipcode, for mailing)

RATING MODIFICATION ENDORSEMENT

THE RATES ON THE FOLLOWING STATES HAVE BEEN ADJUSTED TO  
INCLUDE THE EXPERIENCE MODIFICATION APPROVED BY THE  
NATIONAL BUREAU OF CASUALTY UNDERWRITERS FOR THE PERIOD

OCTOBER 1, 1968 TO OCTOBER 1, 1969

STATE

NEW YORK

**PREMIUM DISCOUNT ENDORSEMENT - NEW YORK**

Liability

(Automobile and General Liability Insurance)

This endorsement is issued for attachment to and is hereby made a part of the policy designated below and is effective as of the date indicated, at 12:01 A.M., standard time at the address of the named insured as stated in the policy.

POLICY NUMBER <b>RTG 604828</b>	NAME OF COMPANY <b>ROYAL INDEMNITY COMPANY</b>	Endorsement Effective Date <b>10/1/68</b>
NAMED INSURED <b>ROMAN CATHOLIC DIOCESE OF ROCKVILLE CENTRE, N.Y. ETAL.</b>		PRODUCER CODE NUMBER

It is agreed that the premium pertaining to New York for Liability; Medical Payments and Elevator Collision insurance is subject to discount in accordance with the following procedure:

1. **New York Standard Premium.** Such premium pertaining to New York computed in accordance with the provisions of the policies designated in Paragraph 5 hereof, other than this endorsement and exclusive of the application of any retrospective rating plan, shall be known as the New York Standard Premium.
2. **Total Standard Premium For All States.** The Liability, Medical Payments and Elevator Collision premium computed in accordance with the provisions of the policies designated in Paragraph 5 hereof, other than this endorsement and exclusive of the application of any retrospective rating plan; any Automatic Premium Adjustment Endorsement, any Premium Return Plan Endorsement, or other Premium Discount Endorsement, shall be known as the Total Standard Premium.
3. **Premium Discount - New York**
  - (a) For policy periods of one year or less - The New York Standard Premium, exclusive of any premium subject to any retrospective rating plan, shall be subject to the applicable discount percentages for the Total Standard Premium obtained from the Table of 'New York Premium Discounts' printed on the reverse side hereof.
  - (b) For Policy Periods of more than one year - The New York Standard Premium, exclusive of any premium subject to any retrospective rating plan, shall be subject to the applicable discount percentage for the Total Standard Premium obtained from the Table of "New York Premium Discounts." The Total Standard Premium for each annual period shall be the policy premium for such insurance for each such period.
  - (c) If retrospective rating is applicable to a part of the premium pertaining to New York, the amount of premium discount applicable to the New York Standard Premium, exclusive of any premium subject to any retrospective rating plan, shall be the difference between (1) the discount determined by applying to the New York Standard Premium the applicable percentages stated in said Table opposite the Total Standard Premium and (2) the discount determined by applying to that portion of the New York Standard Premium which is subject to a retrospective rating the applicable percentages stated in said Table opposite so much of the Total Standard Premium as is subject to retrospective rating.
  - (d) The provisions of this endorsement shall not apply in the event the New York Standard Premium is \$100 or less and in no event shall the application of the provisions of this endorsement result in an earned premium of less than \$100 as applicable to New York.

4. **Table - New York Premium Discounts.** Table printed on reverse side hereof.

5. **List of Policies Subject to New York Premium Discount**

**Estimated Standard Premium**

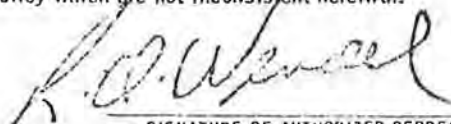
**RTG 604828**

**AS PER CERTIFICATES ATTACHED**

**260,101.00**

**Total**

This endorsement is subject to all terms, conditions and exclusions of the policy which are not inconsistent herewith.



SIGNATURE OF AUTHORIZED REPRESENTATIVE



NEW YORK PREMIUM DISCOUNT TABLE

Premium Discount Percentages Applicable to New York Standard Premium

Total Standard Premium (See Note) (1)	General Liability (2)	Automobile Liability-- Garages (3)	Taxis, Livery, Buses and Long Haul Truckmen (4)	All Other Auto Liability (5)	Total Standard Premium (See Note) (1)	General Liability (2)	Automobile Liability-- Garages (3)	Taxis, Livery, Buses and Long Haul Truckmen (4)	All Other Auto Liability (5)
\$1,000 or less	0.0%	0.0%	0.0%	0.0%	\$8,000	11.2%	6.1%	3.4%	5.7%
1,050	0.7	0.3	0.1	0.3	8,200	11.3	6.2	3.5	5.7
1,100	1.2	0.6	0.1	0.5	8,400	11.4	6.3	3.6	5.8
1,150	1.6	0.7	0.1	0.7	8,600	11.5	6.3	3.6	5.9
1,200	1.9	0.9	0.2	0.8	8,800	11.6	6.4	3.7	6.0
1,250	2.3	1.1	0.2	1.0	9,000	11.7	6.5	3.8	6.0
1,300	2.6	1.2	0.2	1.1	9,200	11.8	6.5	3.9	6.1
1,350	2.9	1.4	0.3	1.2	9,400	11.9	6.6	4.0	6.2
1,400	3.1	1.5	0.3	1.3	9,600	12.0	6.7	4.0	6.2
1,450	3.4	1.6	0.3	1.4	9,800	12.1	6.7	4.1	6.3
1,500	3.6	1.7	0.3	1.5	10,000	12.2	6.8	4.2	6.4
1,550	3.9	1.8	0.4	1.6	10,500	12.4	6.9	4.4	6.5
1,600	4.2	1.9	0.4	1.7	11,000	12.5	7.1	4.5	6.6
1,650	4.5	2.0	0.4	1.8	11,500	12.7	7.2	4.6	6.7
1,700	4.8	2.1	0.4	1.9	12,000	12.8	7.3	4.8	6.8
1,750	5.1	2.2	0.4	2.0	12,500	12.9	7.3	4.9	6.9
1,800	5.4	2.3	0.5	2.0	13,000	13.0	7.4	5.0	7.0
1,850	5.7	2.4	0.5	2.1	13,500	13.1	7.5	5.1	7.0
1,900	6.0	2.5	0.5	2.2	14,000	13.2	7.6	5.1	7.1
1,950	6.3	2.6	0.5	2.2	14,500	13.3	7.6	5.2	7.2
2,000	6.6	2.7	0.5	2.3	15,000	13.4	7.7	5.3	7.3
2,100	6.9	2.8	0.6	2.4	16,000	13.6	7.8	5.5	7.4
2,200	7.2	2.9	0.6	2.5	17,000	13.7	7.9	5.6	7.5
2,300	7.5	3.0	0.6	2.6	18,000	13.8	8.0	5.7	7.5
2,400	7.8	3.1	0.6	2.7	19,000	13.9	8.1	5.8	7.6
2,500	8.1	3.2	0.6	2.8	20,000	14.0	8.2	5.9	7.7
2,600	8.4	3.3	0.7	2.9	21,000	14.1	8.2	5.9	7.7
2,700	8.7	3.4	0.7	3.0	22,000	14.2	8.3	6.0	7.8
2,800	9.0	3.5	0.7	3.1	23,000	14.3	8.4	6.1	7.9
2,900	9.3	3.6	0.7	3.2	24,000	14.4	8.5	6.2	8.0
3,000	9.6	3.7	0.7	3.3	25,000	14.5	8.5	6.3	8.1
3,100	9.9	3.8	0.8	3.4	27,500	14.6	8.6	6.4	8.2
3,200	10.2	3.9	0.8	3.5	30,000	14.8	8.8	6.5	8.3
3,300	10.5	4.0	0.8	3.6	32,500	15.3	9.2	6.8	8.6
3,400	10.8	4.1	0.9	3.7	35,000	15.7	9.5	7.1	8.9
3,500	11.1	4.2	0.9	3.8	37,500	16.1	9.8	7.3	9.2
3,600	11.4	4.3	0.9	3.9	40,000	16.4	10.1	7.5	9.4
3,700	11.7	4.4	1.0	4.0	42,500	16.7	10.3	7.7	9.6
3,800	12.0	4.5	1.0	4.1	45,000	16.9	10.5	7.8	9.8
3,900	12.3	4.6	1.0	4.2	47,500	17.1	10.7	8.0	10.0
4,000	12.6	4.7	1.1	4.3	50,000	17.3	10.8	8.1	10.1
4,100	12.9	4.8	1.1	4.4	52,500	17.5	11.0	8.2	10.3
4,200	13.2	4.9	1.1	4.5	55,000	17.7	11.1	8.3	10.4
4,300	13.5	5.0	1.2	4.6	57,500	17.8	11.2	8.4	10.5
4,400	13.8	5.1	1.2	4.7	60,000	18.0	11.3	8.5	10.6
4,500	14.1	5.2	1.3	4.8	62,500	18.1	11.5	8.6	10.7
4,600	14.4	5.3	1.3	4.9	65,000	18.2	11.5	8.6	10.8
4,700	14.7	5.4	1.4	5.0	67,500	18.3	11.6	8.7	10.9
4,800	15.0	5.5	1.4	5.1	70,000	18.4	11.7	8.8	10.9
4,900	15.3	5.6	1.5	5.2	72,500	18.5	11.8	8.8	11.0
5,000	15.6	5.7	1.5	5.3	75,000	18.6	11.9	8.9	11.1
5,100	15.9	5.8	1.6	5.4	80,000	18.8	12.0	9.0	11.2
5,200	16.2	5.9	1.6	5.5	85,000	18.9	12.1	9.1	11.3
5,300	16.5	6.0	1.7	5.6	90,000	19.0	12.2	9.2	11.4
5,400	16.8	6.1	1.7	5.7	95,000	19.2	12.3	9.2	11.5
5,500	17.1	6.2	1.8	5.8	100,000	19.3	12.4	9.3	11.5
5,600	17.4	6.3	1.8	5.9					
5,700	17.7	6.4	1.9	6.0					
5,800	18.0	6.5	1.9	6.1					
5,900	18.3	6.6	2.0	6.2					
6,000	18.6	6.7	2.0	6.3					
6,100	18.9	6.8	2.1	6.4					
6,200	19.2	6.9	2.1	6.5					
6,300	19.5	7.0	2.2	6.6					
6,400	19.8	7.1	2.2	6.7					
6,500	20.1	7.2	2.3	6.8					
6,600	20.4	7.3	2.3	6.9					
6,700	20.7	7.4	2.4	7.0					
6,800	21.0	7.5	2.4	7.1					
6,900	21.3	7.6	2.5	7.2					
7,000	21.6	7.7	2.5	7.3					
7,100	21.9	7.8	2.6	7.4					
7,200	22.2	7.9	2.6	7.5					
7,300	22.5	8.0	2.7	7.6					
7,400	22.8	8.1	2.7	7.7					
7,500	23.1	8.2	2.8	7.8					
7,600	23.4	8.3	2.8	7.9					
7,700	23.7	8.4	2.9	8.0					
7,800	24.0	8.5	2.9	8.1					
7,900	24.3	8.6	3.0	8.2					
8,000	24.6	8.7	3.0	8.3					
8,100	24.9	8.8	3.1	8.4					
8,200	25.2	8.9	3.1	8.5					
8,300	25.5	9.0	3.2	8.6					
8,400	25.8	9.1	3.2	8.7					
8,500	26.1	9.2	3.3	8.8					
8,600	26.4	9.3	3.3	8.9					
8,700	26.7	9.4	3.4	9.0					
8,800	27.0	9.5	3.4	9.1					
8,900	27.3	9.6	3.5	9.2					
9,000	27.6	9.7	3.5	9.3					
9,100	27.9	9.8	3.6	9.4					
9,200	28.2	9.9	3.6	9.5					
9,300	28.5	10.0	3.7	9.6					
9,400	28.8	10.1	3.7	9.7					
9,500	29.1	10.2	3.8	9.8					
9,600	29.4	10.3	3.8	9.9					
9,700	29.7	10.4	3.9	10.0					
9,800	30.0	10.5	3.9	10.1					
9,900	30.3	10.6	4.0	10.2					
10,000	30.6	10.7	4.0	10.3					
10,100	30.9	10.8	4.1	10.4					
10,200	31.2	10.9	4.1	10.5					
10,300	31.5	11.0	4.2	10.6					
10,400	31.8	11.1	4.2	10.7					
10,500	32.1	11.2	4.3	10.8					
10,600	32.4	11.3	4.3	10.9					
10,700	32.7	11.4	4.4	11.0					
10,800	33.0	11.5	4.4	11.1					
10,900	33.3	11.6	4.5	11.2					
11,000	33.6	11.7	4.5	11.3					
11,100	33.9	11.8	4.6	11.4					
11,200	34.2	11.9	4.6	11.5					
11,300	34.5	12.0	4.7	11.6					
11,400	34.8	12.1	4.7	11.7					
11,500	35.1	12.2	4.8	11.8					
11,600	35.4	12.3	4.8	11.9					
11,700	35.7	12.4	4.9	12.0					
11,800	36.0	12.5	4.9	12.1					
11,900	36.3	12.6	5.0	12.2					
12,000	36.6	12.7	5.0	12.3					
12,100	36.9	12.8	5.1	12.4					
12,200	37.2	12.9	5.1	12.5					
12,300	37.5	13.0	5.2	12.6					
12,400	37.8	13.1	5.2	12.7					
12,500	38.1	13.2	5.3	12.8					
12,600	38.4	13.3	5.3	12.9					
12,700	38.7	13.4	5.4	13.0					
12,800	39.0	13.5	5.4	13.1					
12,900	39.3	13.6	5.5	13.2					
13,000	39.6	13.7	5.5	13.3					
13,100	39.9	13.8	5.6	13.4					
13,200	40.2	13.9	5.6	13.5					
13,300	40.5	14.0	5.7	13.6					
13,400	40.8	14.1	5.7	13.7					
13,500	41.1	14.2	5.8	13.8					
13,600	41.4	14.3	5.8	13.9					
13,700	41.7	14.4	5.9	14.0					
13,800	42.0	14.5	5.9	14.1					
13,900	42.3	14.6	6.0	14.2					
14,000	42.6	14.7	6.0	14.3					
14,100	42.9	14.8	6.1	14.4					
14,200	43.2	14.9	6.1	14.5					
14,300	43.5	15.0	6.2	14.6					
14,400	43.8	15.1	6.2	14.7					
14,500	44.1	15.2	6.3	14.8					
14,600	44.4	15.3	6.3	14.9					
14,700	44.7	15.4	6.4	15.0					
14,800	45.0	15.5	6.4	15.1					
14,900	45.3	15.6	6.5	15.2					
15,000	45.6	15.7	6.5	15.3					
15,100	4								

#### DESCRIPTION OF TERMS USED AS PREMIUM BASES:

When used as a premium basis:

1. "admissions" means the total number of persons, other than employees of the named insured, admitted to the event insured or to events conducted on the premises whether on paid admission tickets, complimentary tickets or passes; (Comprehensive General; Owners', Landlords' and Tenants')
2. "cost" means the total cost to the named insured with respect to operations performed for the named insured during the policy period by independent contractors of all work let or sub-let in connection with each specific project, including the cost of all labor, materials and equipment furnished, used or delivered for use in the execution of such work, whether furnished by the owner, contractor or subcontractor, including all fees, allowances, bonuses or commissions made, paid or due;  
(Comprehensive General; Manufacturers' and Contractors'; Owners', Landlords' and Tenants'; Owners' and Contractors' Protective)
3. "receipts" means the gross amount of money charged by the named insured for such operations by the named insured or by others during the policy period as are rated on a receipts basis other than receipts from telecasting, broadcasting or motion pictures, and includes taxes, other than taxes which the named insured collects as a separate item and remits directly to a governmental division;  
(Comprehensive General; Manufacturers' and Contractors'; Owners', Landlords' and Tenants'; Completed Operations and Products)
4. "remuneration" means the entire remuneration earned during the policy period by proprietors and by all employees of the named insured, other than chauffeurs (except operators of mobile equipment) and aircraft pilots and co-pilots, subject to any overtime earnings or limitation of remuneration rule applicable in accordance with the manuals in use by the company;  
(Comprehensive General; Manufacturers' and Contractors'; Owners', Landlords' and Tenants' which include coverage for structural alterations, new construction and demolition operations)
5. "sales" means the gross amount of money charged by the named insured or by others trading under his name for all goods and products sold or distributed during the policy period and charged during the policy period for installation, servicing or repair, and includes taxes, other than taxes which the named insured and such others collect as a separate item and remit directly to a governmental division;  
(Comprehensive General; Completed Operations and Products)
6. "remuneration" means (a) the entire remuneration earned during the policy period by each Class A employee and each Class C employee of the named insured, subject to an average weekly maximum of \$100, and (b) the remuneration of each Class B person at a fixed amount of \$2,000 per annum  
    "Class A" means all clerical office employees  
    "Class B" means all proprietors and officers active in the business, and inactive proprietors or officers (other than an inactive proprietor or officer who is a spouse of an active proprietor or officer) who customarily drive an automobile owned by the named insured; and all salesmen, general managers, service managers and chauffeurs  
    "Class C" means all other employees;  
(Garage Insurance)
7. A. "cost of hire" means the amount incurred for (a) the hire of automobiles, including the entire remuneration of each employee of the named insured engaged in the operation of such automobiles subject to an average weekly maximum remuneration of \$100, and for (b) pick-up, transportation or delivery service of property or passengers, other than such services performed by motor carriers which are subject to the security requirements of any motor carrier law or ordinance. The rates for each \$100 of "cost of hire" shall be 5% of the applicable hired automobile rates, provided the owner of such hired automobile has purchased automobile Bodily Injury Liability and Property Damage Liability insurance covering the interest of the named insured on a direct primary basis as respects such automobile and submits evidence of such insurance to the named insured;  
B. "Class 1 persons" means the following persons, provided their usual duties in the business of the named insured include the use of non-owned automobiles: (a) all employees, including officers, of the named insured compensated for the use of such automobiles by salary, commission, terms of employment, or specific operating allowance of any sort; (b) all direct agents and representatives of the named insured;  
C. "Class 2 employees" means all employees, including officers, of the named insured, not included in Class 1 persons;  
(Comprehensive Automobile Liability)
8. "cost" means the total cost to any indemnitee with respect to any contract which is insured of all work let or sub-let in connection with each specific project, including the cost of all labor, materials and equipment furnished, used or delivered for use in the execution of such work, whether furnished by the owner, contractor or the subcontractor, including all fees, allowances, bonuses or commissions made, paid or due.  
(Contractual Liability Insurance (Designated Contracts Only))

**Roman Catholic Diocese of Rockville Centre**

**Royal Policy Cover Sheet**

Insurer: Royal Indemnity  
Policy number: RTG 604829  
Inception date: 10/1/1969  
Term at issuance: 1 year  
Page count: 36  
Contents: Declaration- 1 pg  
Coverage part- 2 pgs  
Cover Note- 1 pg  
Endorsement- 32 pgs

PRODUCER OR SUBPRODUCER NAME  
**CORROON & BLACK CO.**

C-0117-420

RTG 604828

R TG 604829

SELECT COVER POLICY

Policy Symbol & Number

- |   |  |   |
|---|--|---|
| <input checked="" type="checkbox"/> Royal Indemnity Company | <input type="checkbox"/> Globe Indemnity Company     | <input type="checkbox"/> The London & Lancashire Insurance Company, Limited       |
| <input type="checkbox"/> Queen Insurance Company of America | <input type="checkbox"/> Safeguard Insurance Company | <input type="checkbox"/> The Liverpool & London & Globe Insurance Company Limited |
| <input type="checkbox"/> Royal Insurance Company, Limited   | <input type="checkbox"/> Newark Insurance Company    | <input type="checkbox"/> American and Foreign Insurance Company                   |

Item 1.  
Named  
Insured &  
Address

**ROMAN CATHOLIC DIOCESE OF ROCKVILLE  
CENTRE, N.Y. AND AS PER CERTIFICATES ATTACHED  
253 SUNRISE HIGHWAY  
ROCKVILLE CENTRE, N.Y. 11570**

**CORROON & BLACK COMPANY  
150 WILLIAM ST.  
NEW YORK, N.Y. 10038**

Item 2. POLICY PERIOD

From **OCT. 1, 1969** To **OCT. 1, 1970**

12:01 A.M. Standard time at the address of the Named Insured as stated in Item 1.

BUSINESS OF THE NAMED INSURED

**RELIGIOUS ORGANIZATION**

THE NAMED INSURED IS:

- ☐ Individual ☐ Partnership ☐ Corporation ☐ Joint Venture ☒ Other

LOCATION OF ALL PREMISES OWNED, RENTED OR CONTROLLED BY THE NAMED INSURED  
(ENTER "SAME" IF SAME LOCATION AS ABOVE ADDRESS)

PART OCCUPIED  
BY  
NAMED INSURED

INSURED'S INTEREST  
(OWNER, TENANT, GEN'L  
LESSEE, OTHER-SPECIFY)

**AS PER CERTIFICATES ATTACHED**

Item 3a. The insurance afforded is only with respect to such of the following coverage Part(s) as are indicated by entry of an "X" below.

- |  |  |  |
|--|--|--|
| <input checked="" type="checkbox"/> <b>Part 1 — Comprehensive General Liability Insurance</b>  | <input type="checkbox"/> <b>Part 6 — Comprehensive Personal Insurance</b>                        | <input type="checkbox"/> <b>Part 11 — Automobile Medical Payments Insurance</b>                  |
| <input type="checkbox"/> <b>Part 2 — Manufacturers' and Contractors' Liability Insurance</b>   | <input type="checkbox"/> <b>Part 7 — Owners' and Contractors' Protective Liability Insurance</b> | <input type="checkbox"/> <b>Part 12 — Protection Against Uninsured Motorists Insurance</b>       |
| <input type="checkbox"/> <b>Part 3 — Owners' Landlords' and Tenants' Liability Insurance</b>   | <input type="checkbox"/> <b>Part 8 — Contractual Liability Insurance</b>                         | <input type="checkbox"/> <b>Part 13 — Automobile Physical Damage Insurance (Fleet Automatic)</b> |
| <input type="checkbox"/> <b>Part 4 — Completed Operations and Products Liability Insurance</b> | <input type="checkbox"/> <b>Part 9 — Comprehensive Automobile Liability Insurance</b>            | <input type="checkbox"/> <b>Part 14 — Automobile Physical Damage Insurance (Non-Fleet)</b>       |
| <input type="checkbox"/> <b>Part 5 — Premises Medical Payments Insurance</b>                   | <input type="checkbox"/> <b>Part 10 — Garage Insurance</b>                                       | <input type="checkbox"/> <b>Part 15 — Automobile Physical Damage Insurance (Dealers)</b>         |

OTHER (SPECIFY PART NO. & TITLE)

Item 3b. The insurance afforded is only with respect to such of the following coverage(s), contained in the coverage Part(s) designated above, as are indicated by specific premium charge or charges. The limit of the company's liability against each such coverage shall be as stated herein, subject to all the terms of the policy having reference thereto.

APPLICABLE TO PARTS	COVERAGES	LIMITS OF LIABILITY			ADVANCE PREMIUM
		EACH PERSON	EACH OCCURRENCE	AGGREGATE	
1 through 5	Bodily Injury Liability	AS PER CERTIFICATES ATTACHED			\$
(Other than Automobile)	Property Damage Liability	X X X X X AS PER CERTIFICATES ATTACHED			\$
	Premises Medical Payments			X X X X X X	\$
9	Bodily Injury Liability			X X X X X X	\$
(Automobile)	Property Damage Liability	X X X X X		X X X X X X	\$
Other		See Applicable Coverage Part			\$

ENDORSEMENTS ATTACHED AT TIME OF ISSUE

If policy period is more than one year, premium is payable	EFFECTIVE DATE	1st ANNIVERSARY	2nd ANNIVERSARY	Total Advance Premium	\$414,610.00
\$	\$	\$	\$		

\*EACH ACCIDENT\* AS RESPECTS "PREMISES MEDICAL PAYMENTS"

Countersigned by \_\_\_\_\_ Authorized Representative

S. G. NOV 14 1969

CL67902

TYPING		CODING	FILING	CURRENT POLICY		UNDERWRITING DEPARTMENT		INSPECTION	AUDIT
				APPROVAL	RENEW	DECLINE			

COMPANY COPY





**CONTRACTUAL LIABILITY INSURANCE (Blanket Coverage)**  
Type policy number only, in this section above the heavy line, IF issued with policy and attachment stated in policy declarations.

Unless otherwise stated, this endorsement forms a part of the policy to which attached as of issue, providing such attachment is stated in the policy declarations. Otherwise this endorsement is issued for attachment to and forms a part of the below numbered policy, effective on the date indicated, at 12:01A.M. Standard Time as stated in the policy.

SIGNED BY:

INCLUDED IN ORIGINAL ENTRY

AUTHORIZED REPRESENTATIVE

COMPANY

ADDITIONAL PREMIUM

END. EFF. DATE (MO., DAY, YR.)

POLICY NUMBER

\$

RTG 6048290

Named Insured (and address when necessary for mailing)

Producer (and address for mailing)

## Schedule

The insurance afforded for **contractual liability** is only with respect to such of the following Coverages as are indicated by entry of limits of liability below. The limit of the company's liability against each such coverage shall be as stated herein, subject to all the terms of this policy having reference thereto.

## COVERAGES

## LIMITS OF LIABILITY

Contractual Bodily Injury Liability

EACH PERSON

EACH OCCURRENCE

AS PER CERTIFICATES ATTACHED

Contractual Property Damage Liability

EACH OCCURRENCE

AGGREGATE

AS PER CERTIFICATES ATTACHED

Following exclusions do not apply with respect to any "construction agreement":

## DESIGNATION OF CONTRACTS COVERED

## CODE

## PREMIUM BASES

## RATES

## ADVANCE PREMIUM

BI

PD

BI

PD

All written agreements except labor union agreements, incidental contracts, agreements with railroads

(R) COST-PER \$100.  
(S) SALES-PER \$1000.

AS PER CERTIFICATES ATTACHED

Total

The company, in consideration of the payment of the premium and subject to all of the provisions of the policy not expressly modified herein, agrees with the **named insured** as follows:

1. COVERAGES—CONTRACTUAL BODILY INJURY LIABILITY  
CONTRACTUAL PROPERTY DAMAGE LIABILITY

The company will pay on behalf of the **insured** all sums which the **insured**, by reason of **contractual liability** assumed by him under any written contract of the type designated in the schedule for this insurance, shall become legally obligated to pay as damages because of

bodily injury or  
property damage

to which this insurance applies, caused by an occurrence, and the company shall have the right and duty to defend any suit against the **insured** seeking damages on account of such bodily injury or property damage, even if any of the allegations of the suit are groundless, false or fraudulent, and may make such investigation and settlement of any claim or suit as it deems expedient, but the company shall not be obligated to pay any claim or judgment or to defend

(1) any arbitration proceeding wherein the company is not entitled to exercise the **insured's** rights in the choice of arbitrators and in the conduct of such proceedings, or

(2) any suit after the applicable limit of the company's liability has been exhausted by payment of judgments or settlements.

## Exclusions

This insurance does not apply:

- (a) to liability of the indemnitee resulting from his sole negligence;
- (b) (1) if the **insured** is an architect, engineer or surveyor, to bodily injury or property damage arising out of professional services performed by such **insured**, including
  - (i) the preparation or approval of maps, contracts, drawings, plans, opinions, reports, tests, surveys, change orders, designs or specifications, and
  - (ii) supervisory, inspection or engineering services;
- (2) if the indemnitee of the **insured** is an architect, engineer or surveyor, to the liability of the indemnitee, his agents or employees, arising out of
  - (i) the preparation or approval of contracts, maps, plans, drawings, opinions, reports, tests, surveys, change orders, designs or specifications, or
  - (ii) the giving of or the failure to give directions or instructions by the indemnitee, his agents or employees, provided such giving or failure to give is the primary cause of the bodily injury or property damage;

- (c) to bodily injury or property damage to war, whether or not declared, civil war, insurrection, rebellion or revolution or to any act or condition incident to any of the foregoing;
- (d) to bodily injury or property damage for which the indemnitee may be held liable, as a person or organization engaged in the business of manufacturing, distributing, selling or serving alcoholic beverages or as an owner or lessor of premises used for such purposes, by reason of the selling, serving or giving of any alcoholic beverage (1) in violation of any statute, ordinance or regulation, (2) to a minor, (3) to a person under the influence of alcohol, or (4) which causes or contributes to the intoxication of any person;
- (e) to any obligation for which the insured or any carrier as his insurer may be held liable under any workmen's compensation, unemployment compensation or disability benefits law, or under any similar law;
- (f) to any obligation for which the insured may be held liable in an action on a contract by a third party beneficiary for bodily injury or property damage arising out of a project for a public authority; but this exclusion does not apply to an action by the public authority or any other person or organization engaged in the project;
- (g) to property damage to

- (1) property owned or occupied by or rented to the insured,
- (2) property used by the insured, or
- (3) property in the care, custody or control of the insured or as to which the insured is for any purpose exercising physical control;
- (h) to property damage to premises alienated by the named insured arising out of such premises or any part thereof;
- (i) to bodily injury or property damage resulting from the failure of the named insured's products or work completed by or for the named insured to perform the function or serve the purpose intended by the named insured, if such failure is due to a mistake or deficiency in any design, formula, plan, specifications, advertising material or printed instructions prepared or developed by any insured; but this exclusion does not apply to bodily injury or property damage resulting from the active malfunctioning of such products or work;
- (j) to property damage to the named insured's products arising out of such products or any part of such products;
- (k) to property damage to work performed by or on behalf of the named insured arising out of the work or any portion thereof, or out of materials, parts or equipment furnished in connection therewith;
- (l) to damages claimed for the withdrawal, inspection, repair, replacement, or loss of use of the named insured's products or work completed by or for the named insured or of any property of which such products or work form a part, if such products, work or property are withdrawn from the market or from use because of any known or suspected defect or deficiency therein;

Unless stated in the schedule above as not applicable, the following exclusions also apply to contractual liability assumed by the insured under any agreement relating to construction operations:

This insurance does not apply:

- (m) to bodily injury or property damage arising out of construction, ownership, repair, maintenance, operation, use, loading or unloading of any watercraft;
- (n) to bodily injury or property damage arising out of operations, within fifty feet of any railroad property, affecting any railroad bridge or trestle, tracks, road beds, tunnel, underpass or crossing;
- (o) to bodily injury or property damage included within the completed operations hazard or the products hazard;
- (p) to property damage included within
- (1) the explosion hazard,
- (2) the collapse hazard, or
- (3) the underground property damage hazard.

## II. PERSONS INSURED

Each of the following is an insured under this insurance to the extent set forth below:

- (a) if the named insured is designated in the declarations as an individual, the person so designated but only with respect to the conduct of a business of which he is the sole proprietor;
- (b) if the named insured is designated in the declarations as a partnership or joint venture, the partnership or joint venture so designated and any partner or member thereof but only with respect to his liability as such;
- (c) if the named insured is designated in the declarations as other than an individual, partnership or joint venture, the organization so designated and any executive officer, director

or stockholder thereof while acting within the scope of his duties as

## III. LIMITS OF LIABILITY

Regardless of the number of (1) insureds under this policy, (2) persons or organizations who sustain bodily injury or property damage, or (3) claims made or suits brought on account of bodily injury or property damage, the company's liability is limited as follows:

### CONTRACTUAL BODILY INJURY LIABILITY

The limit of bodily injury liability stated in the schedule as applicable to "each person" is the limit of the company's liability for all damages because of bodily injury sustained by one person as the result of any one occurrence; but subject to the above provision respecting "each person", the total liability of the company for all damages because of bodily injury sustained by two or more persons as the result of any one occurrence shall not exceed the limit of bodily injury liability stated in the schedule as applicable to "each occurrence".

### CONTRACTUAL PROPERTY DAMAGE LIABILITY

The total liability of the company for all damages because of all property damage sustained by one or more persons or organizations as the result of any one occurrence shall not exceed the limit of property damage liability stated in the schedule as applicable to "each occurrence".

Subject to the above provision respecting "each occurrence", the total liability of the company for all damages because of all property damage to which this coverage applies shall not exceed the limit of property damage liability stated in the schedule as "aggregate". Such aggregate limit of liability applies separately with respect to each project away from premises owned by or rented to the named insured.

### CONTRACTUAL BODILY INJURY AND PROPERTY DAMAGE LIABILITY

For the purpose of determining the limit of the company's liability, all bodily injury and property damage arising out of continuous or repeated exposure to substantially the same general conditions shall be considered as arising out of one occurrence.

## IV. ENDORSEMENT PERIOD; TERRITORY

This insurance applies only to bodily injury or property damage which occurs during the endorsement period within the policy territory.

## V. ADDITIONAL DEFINITIONS

When used in reference to this insurance (including endorsements forming a part of the policy):

"contractual liability" means liability expressly assumed under a written contract or agreement; provided, however, that contractual liability shall not be construed as including liability under a warranty of the fitness or quality of the named insured's products or a warranty that work performed by or on behalf of the named insured will be done in a workmanlike manner;

"suit" includes an arbitration proceeding to which the insured is required to submit or to which the insured has submitted with the company's consent.

## VI. ADDITIONAL CONDITION

### Arbitration

The company shall be entitled to exercise all of the insured's rights in the choice of arbitrators and in the conduct of any arbitration proceeding.

### Premium

The advance premium stated in the schedule is the estimated premium on account of such written contracts as are on file with or known to the company. The named insured shall notify the company of all other written contracts entered into during the policy period to which this insurance applies.

When used as a premium basis:

- the word "cost" means the total cost of all work in connection with all contracts of the type designated in the schedule for this insurance with respect to which "cost" is the basis of premium, regardless of whether any liability is assumed under such contracts by the insured. It includes the cost of all labor, materials and equipment furnished, used or delivered for use in the execution of such work, whether furnished by the insured, or others including all fees, allowances, bonuses or commissions made, paid or due. It shall not include the cost of any operations to which exclusions (m) or (n) apply unless such exclusions are voided in the schedule.
- the word "sales" means the gross amount of money charged by the named insured or by others trading under his name for all goods and products sold or distributed during the policy period and charged during the policy period for installation, servicing or repair, and includes taxes, other than taxes which the named insured and such others collect as a separate item and remit directly to a governmental division.



# **ENDORSEMENT**

Type policy number only, in this section above the heavy line, IF issued with policy and attachment stated in policy declarations.

Unless otherwise stated, this endorsement forms a part of the policy to which attached as of issue, provided such attachment is stated in the policy declarations. Otherwise, this endorsement is issued for attachment to and forms a part of the policy numbered below, effective only on the date indicated on this endorsement but at the same time or hour of the day as the policy became effective.

SIGNED BY

AUTHORIZED REPRESENTATIVE

COMPANY

PREMIUM

END. EFF. DATE  
(MO., DAY, YR.)

POLICY SYMBOL & NUMBER

☐ Add'l. ☐ Return \$

HTD 604322 0

Named Insured (and address, zip code, when necessary for mailing)

Producer (and address, zip code, for mailing)

It is agreed that the policy is extended to cover the additional interests of:

1. Members of clubs or unincorporated associations, but only as respects their liability for activities of the club or association as such, or for activities which are performed on behalf of the club or association, other than practice or participation in any game or sport.
2. Trustees, members of boards of governors or clergymen of Religious, Charitable or Educational institutions while acting within the scope of their duties.



ENDORSEMENT

Policy Symbol and Number <b>RTG 604829</b>	Name of Company <b>ROYAL INDEMNITY COMPANY</b>	Endorsement Date (Mo., Day, Yr.) <b>10/1/69</b>	Producer Code No.
Named Insured <b>R.C. Diocese of Rockville Centre</b>		Additional Premium \$	Return Premium \$

This endorsement is issued for attachment to and is hereby made a part of the policy designated above, and is effective as of the date indicated, and at the effective hour stated in the policy, standard time at the address of the named insured as stated in the policy.

**ADDITIONAL INSURED**

It is agreed that the "Persons Insured" provision is amended to include the following:

- A) Any Parish Council, School Board, P.T.A. or similar Parish Organizations and the Individual members of each organization while acting within the scope of his duties as such.
- B) All volunteer workers of the Diocese while acting within the scope of their duties as such. (Additional premium of \$100. subject to audit.)

This endorsement is subject to all terms, conditions and exclusions of the policy which are not inconsistent herewith.

\_\_\_\_\_  
Signature of Authorized Representative





**ENDORSEMENT**

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SIGNED BY

AUTHORIZED REPRESENTATIVE

COMPANY

PREMIUM

END. EFF. DATE  
(MO., DAY, YR.)

POLICY SYMBOL & NUMBER

☐ Add'l. ☐ Return \$

**RTG 604829**

Named Insured (and address, zip code, when necessary for mailing)

Producer (and address, zip code, for mailing)

**KNOWLEDGE OF OCCURRENCE**

IT IS AGREED THAT KNOWLEDGE OF AN OCCURRENCE BY THE AGENT, SERVANT OR EMPLOYEE OF THE INSURED, SHALL NOT IN ITSELF CONSTITUTE KNOWLEDGE BY THE INSURED, UNLESS AN ADMINISTRATIVE OFFICIAL OF THE DIOCESE SHALL HAVE RECEIVED SUCH NOTICE FROM ITS AGENT, SERVANT OR EMPLOYEE.

**ERRORS AND OMISSIONS**

IT IS AGREED THAT THE COVERAGE AFFORDED BY THIS POLICY SHALL NOT BE INVALIDATED OR AFFECTED BY ANY ERRORS, OMISSIONS, OR IMPROPER DESCRIPTION OF PREMISES, ELEVATORS OR OTHERWISE MENTIONED IN THIS POLICY.

**NOTICE OF OCCURRENCE**

IT IS AGREED THAT WHERE THE INSURED REPORTS AN OCCURRENCE TO THE COMPENSATION CARRIER INSURING THEIR COMPENSATION INSURANCE WHICH LATER DEVELOPS INTO A LIABILITY CLAIM, COVERAGE FOR WHICH IS PROVIDED BY THE POLICY TO WHICH THIS ENDORSEMENT IS ATTACHED, FAILURE TO REPORT SUCH OCCURRENCE TO THE COMPANY AT THE TIME OF THE OCCURRENCE SHALL NOT BE DEEMED IN VIOLATION OF GENERAL CONDITIONS ENTITLED "INSURED'S DUTIES IN THE EVENT OF OCCURRENCE, CLAIM OR SUIT" UPON THE DISTINCT UNDERSTANDING AND AGREEMENT, HOWEVER, THAT THE INSURED MUST, AS SOON AS THEY ARE DEFINITELY MADE AWARE OF THE FACT THAT THE PARTICULAR OCCURRENCE IS A LIABILITY CASE RATHER THAN A COMPENSATION CASE, GIVE NOTIFICATION OF THE AFORESAID OCCURRENCE TO THIS COMPANY.



# ENDORSEMENT

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SIGNED BY

**INCLUDED IN ORIGINAL ENTRY**

AUTHORIZED REPRESENTATIVE

COMPANY

PREMIUM

END. EFF. DATE  
(MO., DAY, YR.)

POLICY SYMBOL & NUMBER

☐ Add'l. ☐ Return \$

**RTG 604829**

Named Insured (and address, zip code, when necessary for mailing)

Producer (and address, zip code, for mailing)

**IT IS AGREED THAT THE POLICY IS EXTENDED TO COVER THE  
ADDITIONAL INTEREST OF:**

**NASSAU-SUFFOLK CATHOLIC HIGH SCHOOL ASSOCIATION IN  
CONNECTION WITH THE ACTIVITIES SPONSORED BY THE INSURED.**



# ENDORSEMENT

INCLUDED IN ORIGINAL ENTRY

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SIGNED BY

AUTHORIZED REPRESENTATIVE

COMPANY

PREMIUM

END. EFF. DATE  
(MO., DAY, YR.)

POLICY SYMBOL & NUMBER

☐ Add'l. ☐ Return \$

RTG 604829

Named Insured (and address, zip code, when necessary for mailing)

Producer (and address, zip code, for mailing)

IT IS AGREED THAT IF OTHER COLLECTIBLE INSURANCE WITH ANY OTHER INSURER IS AVAILABLE TO THE INSURED COVERING A LOSS ALSO COVERED HEREUNDER, SUCH LOSS SHALL BE IN EXCESS OF, AND NOT CONTRIBUTE WITH, SUCH OTHER INSURANCE.

INCLUDED IN ORIGINAL ENTRY



**ENDORSEMENT**

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SIGNED BY

AUTHORIZED REPRESENTATIVE

COMPANY

PREMIUM

END. EFF. DATE  
(MO., DAY, YR.)

POLICY SYMBOL & NUMBER

☐ Add'l. ☐ Return \$

RTG 6048290

Named Insured (and address, zip code, when necessary for mailing)

Producer (and address, zip code, for mailing)

**LIQUOR LAW LIABILITY**

IT IS AGREED THAT (EXCLUSION F) UNDER PART I - COMPREHENSIVE  
GENERAL LIABILITY INSURANCE IS DELETED.



### ENDORSEMENT

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SIGNED BY

INCLUDED IN ORIGINAL ENTRY

AUTHORIZED REPRESENTATIVE



CO. NY

PREMIUM

☐ Add'l. ☐ Return \$

END. EFF. DATE  
(MO., DAY, YR.)

POLICY SYMBOL & NUMBER

RTG 604829

Named Insured (and address, zip code, when necessary for mailing)

Producer (and address, zip code, for mailing)

### CANCELLATION

IT IS AGREED THAT THE 10 DAYS CANCELLATION PROVISION  
AS SHOWN UNDER CONDITION 11 OF THE POLICY IS AMENDED TO  
READ 90 DAYS.

**EXCLUSION (Malpractice and Professional Services) (Form C)**

**ROYAL-GLOBE INSURANCE COMPANIES**

Type policy number only, in this section above the heavy line, IF issued with policy and attachment stated in policy declarations.

Unless otherwise stated, this endorsement forms a part of the policy to which attached as of issue, providing such attachment is stated in the policy declarations. Otherwise this endorsement is issued for attachment to and forms a part of the below numbered policy, effective on the date indicated, at 12:01A.M. Standard Time as stated in the policy.

SIGNED BY:

**INCLUDED IN ORIGINAL ENTRY**

AUTHORIZED REPRESENTATIVE

END. EFF. DATE (MO., DAY, YR.)

POLICY NUMBER

**RTG 604829**

COMPANY

Named Insured (and address when necessary for mailing)

Producer (and address for mailing)

*This endorsement modifies such insurance as is afforded by the provisions of the policy relating to the following:*

**COMPREHENSIVE GENERAL LIABILITY INSURANCE  
MANUFACTURERS' AND CONTRACTORS' LIABILITY INSURANCE  
OWNERS', LANDLORDS' AND TENANTS' LIABILITY INSURANCE**

Description of Operations:

**CEMETERIES**

It is agreed that with respect to any operation described above, the insurance does not apply to bodily injury or property damage due to the rendering of or failure to render any professional service.

**ENDORSEMENT**

Type policy number only, in this section above the heavy line, IF issued with policy and attachment stated in policy declarations.

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SIGNED BY

**INCLUDED IN ORIGINAL ENTRY**

AUTHORIZED REPRESENTATIVE

COMPANY

PREMIUM

END. EFF. DATE  
(MO., DAY, YR.)

POLICY SYMBOL &amp; NUMBER

☐ Add'l. ☐ Return \$**RTG 604829**

Named Insured (and address, zip code, when necessary for mailing)

Producer (and address, zip code, for mailing)

**WORLDWIDE COVERAGE**

THIS POLICY IS EXTENDED TO COVER OCCURRENCES WHICH TAKE PLACE DURING THE POLICY PERIOD ANYWHERE IN THE WORLD, EXCLUDING ALBANIA, BULGARIA, CHINA, CUBA, CZECHOSLOVAKIA, EAST GERMANY, HUNGARY, NORTH KOREA, LAOS, OUTER MONGOLIA, POLAND, RUMANIA, SOVIET UNION, TIBET, NORTH VIETNAM AND YUGOSLAVIA.

WITH RESPECT TO THIS EXTENSION OF COVERAGE, IF CLAIM IS MADE OR SUIT IS BROUGHT WITHIN THE UNITED STATES OF AMERICA, ITS TERRITORIES OR POSSESSIONS, OR CANADA, THIS COMPANY WILL DEFEND ANY SUIT AGAINST THE ASSURED ALLEGING SUCH INJURY, SICKNESS, DISEASE OR DESTRUCTION AND SEEKING DAMAGES ON ACCOUNT THEREOF, EVEN IF SUCH SUIT IS GROUNDLESS, FALSE OR FRAUDULENT, BUT THE COMPANY MAY MAKE SUCH INVESTIGATION, NEGOTIATION AND SETTLEMENT OF ANY CLAIM OR SUIT AS IT DEEMS EXPEDIENT.

IF A CLAIM IS MADE OR SUIT IS BROUGHT ELSEWHERE THAN WITHIN THE UNITED STATES OF AMERICA, ITS TERRITORIES OR POSSESSIONS, OR CANADA, THE COMPANY SHALL HAVE THE RIGHT BUT NOT THE DUTY TO INVESTIGATE AND SETTLE SUCH CLAIMS AND DEFEND SUCH SUITS. IN ANY CASE IN WHICH THE COMPANY ELECTS NOT TO INVESTIGATE, SETTLE OR DEFEND, THE INSURED, UNDER THE SUPERVISION OF THE COMPANY, SHALL MAKE OR CAUSE TO BE MADE SUCH INVESTIGATION AND DEFENSE AS ARE REASONABLE NECESSARY, AND SUBJECT TO THE PRIOR AUTHORIZATION BY THE COMPANY, WILL EFFECT TO THE EXTENT POSSIBLE SUCH SETTLEMENT OR SETTLEMENTS AS THE COMPANY AND THE INSURED DEEM PRUDENT. THE COMPANY SHALL REIMBURSE THE INSURED FOR THE REASONABLE COST OF SUCH INVESTIGATION, SETTLEMENT OR DEFENSE.

**ADDITIONAL INSURED (State or Political Subdivisions-Permits Relating  
Premises)****ROYAL-GLOBE INSURANCE COMPANIES**

Type policy number only, in this section above the heavy line, IF issued with policy and attachment stated in policy declarations.

Unless otherwise stated, this endorsement forms a part of the policy to which attached as of issue, providing such attachment is stated in the policy declarations. Otherwise this endorsement is issued for attachment to and forms a part of the below numbered policy, effective on the date indicated, at 12:01A.M. Standard Time as stated in the policy.

SIGNED BY:

**INCLUDED IN ORIGINAL ENTRY**  
AUTHORIZED REPRESENTATIVE

COMPANY

ADDITIONAL PREMIUM

END. EFF. DATE (MO., DAY, YR.)

POLICY NUMBER

\$

**RTG 604829**

Named Insured (and address when necessary for mailing)

Producer (and address for mailing)

This endorsement modifies such insurance as is afforded by the provisions of the policy relating to the following:

**COMPREHENSIVE GENERAL LIABILITY INSURANCE  
MANUFACTURERS' AND CONTRACTORS' LIABILITY INSURANCE  
OWNERS', LANDLORDS' AND TENANTS' LIABILITY INSURANCE  
SMP LIABILITY INSURANCE  
STOREKEEPER'S INSURANCE**

**SCHEDULE**

Designation of State or Political Subdivision:

**IF ANY**

Limits of Property Damage Liability

Each Occurrence

**\$AS PER CERTIF**

Aggregate

**CATES ATTACHED**

It is agreed that the "Persons Insured" provision includes as an Insured any state or political subdivision designated in the schedule above, subject to the following additional provisions:

- The insurance for any such Insured applies only with respect to such of the following hazards for which the state or political subdivision has issued a permit in connection with premises owned by, rented to or controlled by the named Insured and to which the Bodily Injury Liability Coverage applies:
  - the existence, maintenance, repair, construction, erection or removal of advertising signs, awnings, canopies, cellar entrances, coal holes, drive-ways, manholes, marquees, hoistway openings, sidewalk vaults, street banners or decorations and similar exposures;
  - the construction, erection or removal of elevators;
  - the ownership, maintenance or use of any elevators covered by the policy.
- If Property Damage Liability Coverage is not otherwise afforded, such insurance shall nevertheless apply with respect to operations performed by or on behalf of the named Insured in connection with the hazard for which the permit has been issued subject to the limits of liability stated herein.



**COLLEGES OR SCHOOLS**

ROYAL-GLOBE INSURANCE COMPANIES



Type policy number only, in this section above the heavy line, IF issued with policy and attachment stated in policy declarations.

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SIGNED BY:

INCLUDED IN ORIGINAL ENTRY

AUTHORIZED REPRESENTATIVE

END. EFF. DATE (MO., DAY, YR.)

POLICY NUMBER

RTG 604829

Named Insured (and address when necessary for mailing)

Producer (and address for mailing)

This endorsement modifies such insurance as is afforded by the provisions of the policy relating to the following:

**COMPREHENSIVE GENERAL LIABILITY INSURANCE  
OWNERS', LANDLORDS' AND TENANTS' LIABILITY INSURANCE**

**SCHEDULE**

Additional Insureds

First Aid Coverage:

Including Teachers and Staff ☐

1. Excluding All Students ☒

2. Including All Students ☐

It is agreed that with respect to the operation of any college or school by or on behalf of the named Insured:

1. **Additional Insureds:** The "Persons Insured" provision is amended to include as an insured any of the following while acting within the scope of his duties as such:

- (a) If the named insured is a private charitable or educational institution, any trustee or member of the Board of Governors thereof,
- (b) If the named insured is a public board or commission, any executive officer or member thereof,
- (c) If an "x" is entered in the schedule in the block opposite "Including Teachers and Staff" any member of the teaching or administrative staff or other employee of the named insured.

2. **First Aid:** The insurance under the "Supplementary Payments" provision for first aid is subject to the following special provisions:

- (a) If an "x" is entered in the schedule in the block opposite "Excluding All Students", the insurance does not apply to first aid to any student or pupil.
- (b) Subject to paragraph 2 (a), unless an "x" is entered in the block opposite "Including All Students" the insurance does not apply to first aid to any student or pupil injured while engaged in any athletic activities (including calisthenic drills and gymnasium classes) directed or organized by any insured or by any person acting on behalf of the named insured.
- (c) The insurance does not apply to expenses for services provided by the named insured or his employees or by any person or organization under contract with the named insured to provide such services.

3. **Infirmaries, Clinics, Hospitals:** If the college or school has an infirmary with facilities for lodging and treatment or a public clinic or hospital, the insurance does not apply to (1) the rendering of or failure to render (a) medical, surgical, dental, X-ray or nursing service or treatment, or the furnishing of food or beverages in connection therewith, (b) any service or treatment conducive to health or of a professional nature, or (c) any cosmetic or tonsorial service or treatment; (2) the furnishing or dispensing of drugs or medical, dental, or surgical supplies or appliances; or (3) the handling of or performing of autopsies on dead bodies.

4. **Transportation of Pupils:** With respect to the transportation of students or pupils, exclusions (b) and (d) of the policy are replaced by the following:

The insurance does not apply to bodily injury or property damage arising out of the ownership, maintenance, operation, use, loading or unloading of any aircraft, automobile or watercraft owned, operated or hired by or for the insured or any officer, employee or member of the teaching, supervisory or administrative staff thereof. For the purpose of this exclusion the word "hired" shall be deemed to include any contract to furnish transportation of pupils to and from schools.

**ENDORSEMENT**

Type policy number only, in this section above the heavy line, IF issued with policy and attachment stated in policy declarations.

Unless otherwise stated, this endorsement forms a part of the policy to which attached as of issue, provided such attachment is stated in the policy declarations. Otherwise, this endorsement is issued for attachment to and forms a part of the policy numbered below, effective only on the date indicated on this endorsement but at the same time or hour of the day as the policy became effective.

SIGNED BY

**INCLUDED IN ORIGINAL ENTRY**

AUTHORIZED REPRESENTATIVE

COMPANY

PREMIUM

END. EFF. DATE  
(MO., DAY, YR.)

POLICY SYMBOL & NUMBER

☐ Add'l. ☐ Return \$

**RTG 604829**

Named Insured (and address, zip code, when necessary for mailing)

Producer (and address, zip code, for mailing)

**RATING MODIFICATION ENDORSEMENT**

**THE RATES ON THE FOLLOWING STATES HAVE BEEN ADJUSTED TO  
INCLUDE THE EXPERIENCE MODIFICATION APPROVED BY THE  
NATIONAL BUREAU OF CASUALTY UNDERWRITERS FOR THE PERIOD**

**OCT. 1, 1969 TO OCT. 1, 1970**

**STATE**

**NEW YORK**

**ENDORSEMENT**

Type policy number only, in this section above the heavy line, IF issued with policy and attachment stated in policy declarations.

Unless otherwise stated, this endorsement forms a part of the policy to which attached as of issue, provided such attachment is stated in the policy declarations. Otherwise, this endorsement is issued for attachment to and forms a part of the policy numbered below, effective only on the date indicated on this endorsement but at the same time or hour of the day as the policy became effective.

SIGNED BY

**INCLUDED IN ORIGINAL ENTRY**

AUTHORIZED REPRESENTATIVE

COMPANY

PREMIUM

☐ Add'l. ☐ Return \$

END. EFF. DATE  
(MO., DAY, YR.)

POLICY SYMBOL & NUMBER

**RTG 604829**

Named Insured (and address, zip code, when necessary for mailing)

Producer (and address, zip code, for mailing)

**SCHEDULE OF EXPERIENCE MODIFICATIONS**

**STATE**

**NEW YORK**

**EXPERIENCE MODIFICATION**

**BASIC DEBIT 1.50%**

**ELEVATOR NEUTRAL 1.09%**

**EXCESS DEBIT .49%**

(X)

**RETROSPECTIVE PREMIUM ENDORSEMENT - ONE YEAR - PLAN D**

It is agreed that this endorsement applies to the policies designated in Table I below, subject to the following provisions:

**1. FINAL PREMIUM.** The final premium for such policies is the sum of:

- (a) the premium for the insurance not subject to Plan D, as specified in Table I, computed in accordance with the provisions of such policies, other than this endorsement, and
- (b) the premium for the insurance subject to Plan D, as specified in Table I, hereinafter referred to as the retrospective premium.

**2. RETROSPECTIVE PREMIUM.** The retrospective premium shall be the sum of:

- (a) the basic premiums for each state,
- (b) the excess loss premiums for each state, and
- (c) the converted losses for each state,

each multiplied by the applicable state tax multiplier. The retrospective premium shall be subject to the minimum retrospective premium and to the maximum retrospective premium.

**3. DEFINITION OF TERMS USED IN THE COMPUTATION OF THE RETROSPECTIVE PREMIUM.**

- (a) **"Standard premium"** means the premium for the insurance subject to Plan D computed in accordance with the provisions of the policies, other than this endorsement and exclusive of the application of any premium discount endorsement.
- (b) **"Basic premiums"** means the amounts obtained by applying to each portion of the standard premium the basic premium percentage stated in Table II as applicable thereto.
- (c) **"Excess loss premiums"** means the sum of:

- (1) the amounts obtained by applying to that portion of the standard premium under workmen's compensation and employers' liability policies for each state for which a factor is entered in the Excess Loss Premium Factors (Workmen's Compensation) column of Table I, the applicable factor times the applicable loss conversion factor,
- (2) the amounts obtained by applying to that portion of the standard premium for liability insurance under general liability and automobile liability policies, the factor stated in the Excess Loss Premium Factors (Liability) column of Table I, times the applicable loss conversion factor, and
- (3) the amounts obtained by applying to that portion of the standard premium for automobile physical damage insurance, the factor stated in the Excess Loss Premium Factors (Physical Damage) column of Table I, times the applicable loss conversion factor.

(d) **"Incurred losses"** means the sum of:

- (1) all losses, including medical, actually paid,
- (2) reserves for unpaid losses as estimated by the company,
- (3) premiums on bonds paid for by the company in accordance with the provisions of the policies,
- (4) interest accruing after entry of a judgment against the insured,
- (5) allocated loss adjustment expenses, and
- (6) expenses incurred in seeking recovery against a third party

under the insurance subject to Plan D, provided:

- (i) as respects the insurance afforded under any workmen's compensation and employers' liability policy:
  - (a) item (3) above shall not apply,
  - (b) item (5) above shall apply as respects employers' liability coverage only,
  - (c) item (6) above shall apply only if recovery is obtained against the third party, and
- (ii) items (3), (4), and (5) above shall not apply as respects automobile physical damage insurance.

- (e) **"Compensation loss limitation,"** if stated in Table I, means the limit of incurred losses to be included in computing the retrospective premium under the workmen's compensation and employers' liability policies designated in Table I as subject to Plan D, applicable to any state for which a factor is shown in the Excess Loss Premium Factors (Workmen's Compensation) column of Table I, arising out of bodily injury by accident or disease, including death at any time resulting therefrom, sustained by one or more employees in a single accident. For the purpose of this definition, incurred losses arising out of bodily injury by disease, including death at any time resulting therefrom, sustained by any one employee shall be deemed to arise out of a single accident.

If, during the policy period,

- (i) the insured engages in operations in any state for which this policy affords insurance but for which no factor is shown in the Excess Loss Premium Factors (Workmen's Compensation) column of Table I, and
  - (ii) on the date this endorsement becomes applicable with respect to any such additional state, there is a loss limitation with respect to all states specifically insured under the policy and subject to Plan D, and
  - (iii) the insured is eligible to elect such loss limitation in such additional state,
- such loss limitation shall also apply to incurred losses pertaining to such additional state. The excess loss premium factor applicable to such additional state, determined in accordance with the manuals in use by the company, shall be deemed to be entered in Table I.

- (f) **"Combined liability loss limitation,"** if stated in Table I, means the overall limit of incurred losses to be included in computing the retrospective premium for general liability and automobile liability insurance afforded under any policy designated in Table I as subject to Plan D, arising out of a single accident.
- (g) **"Automobile physical damage loss limitation,"** if stated in Table I, means the limit of incurred losses to be included in computing the retrospective premium for the automobile physical damage insurance afforded under any policy designated in Table I as subject to Plan D, arising out of any one occurrence.
- (h) **"Loss conversion factor"** means the factor designated in Table I.
- (i) **"Converted losses"** means the incurred losses multiplied by the applicable loss conversion factor.
- (j) **"State tax multiplier"** means the applicable factor stated in the State Tax Multiplier Table in Table I.
- (k) **"Minimum retrospective premium"** is the amount obtained by the application of the minimum premium percentage stated in Table II to the standard premium.
- (l) **"Maximum retrospective premium"** is the amount obtained by the application of the maximum premium percentage stated in Table II to the standard premium.



Page 2  
(second of four pages)

**RETROSPECTIVE PREMIUM ENDORSEMENT - ONE YEAR - PLAN D**  
(Continued)

**4. PAYMENTS AND COMPUTATIONS OF PREMIUM FOR INSURANCE SUBJECT TO PLAN D.**

(a) **Standard Premium.** The named insured shall pay the standard premium to the company in accordance with the provisions of the policies other than this endorsement, specifying the manner of premium payment.

(b) **Retrospective Premium.** A computation of the retrospective premium, based upon incurred losses valued as of a date six months after termination of the policies, shall be made by the company as soon as practicable after such valuation date. The premium so computed shall be the final retrospective premium if (1) all claims have been closed or it is apparent that the retrospective premium will exceed the maximum retrospective premium, and (2) within ninety days from approval of such computation by the organization having jurisdiction, the company, with the agreement of the named insured, requests of such organization that the computation be final.

If such computation is not final, a further computation of the retrospective premium, based upon incurred losses valued as of a date eighteen months after termination of the policies, shall be made by the company as soon as practicable after such valuation date. Such further computation shall be final unless, within ninety days from approval of such computation by the organization having jurisdiction, the company or the named insured requests of such organization that a further computation be authorized. Any subsequent computations, to be made only at intervals of twelve months, shall each be subject to a similar procedure.

If the named insured disposes of his entire interest in the operations covered by the policies, or makes an assignment for the benefit of creditors, or is in a legal proceeding reorganized or declared bankrupt or insolvent, and if the retrospective premium as of the date of such change of status is greater than the standard premium for insurance to such date, the company may compute the retrospective premium as of such date, as soon as practicable thereafter.

After each computation, if the premium thus computed exceeds the premium paid for insurance subject to Plan D, the named insured shall pay the difference to the company; if less, the company shall return the difference to the named insured.

**5. CANCELATION**

In the event of cancellation by the named insured of the policies designated in Table I, the premium for insurance subject to Plan D shall be determined in accordance with the provisions of this endorsement, provided:

(a) In computing the basic premiums and excess loss premiums for each state, the standard premium shall be computed at short rates in accordance with the customary short rate table and procedure; the minimum retrospective premium shall be the standard premium so computed

(b) In computing the maximum retrospective premium, the standard premium shall be computed pro rata for the period the policies were in force and then extended pro rata to the normal expiration date of the policies.

In the event of cancellation by the company of such policies the premium for insurance subject to Plan D shall be determined in accordance with the provisions of this endorsement, provided if such cancellation is because of non-payment of premium by the named insured, in computing the maximum retrospective premium the standard premium shall be computed pro rata for the period the policies were in force and then extended pro rata to the normal expiration date of the policies.

In the event of cancellation of insurance on a part of the named insured's operations the retrospective premium shall be computed in accordance with the rules of Retrospective Rating Plan D which were in effect upon the effective date of the policies.

**TABLE I**  
**Premium Subject to Plan D, Limitations, Loss Conversion Factor, State Tax Multipliers**  
**Excess Loss Premium Factors**

1. The premium for the following policies is to be computed in accordance with the provisions of Retrospective Rating Plan D in all states where such plan is or becomes applicable on an interstate basis, subject to the limitations specified herein:

List of Policies **RTC 6048090**  
**RTG 6048290**

2. Plan D does not apply to the premium for policies

in the states of

3. The premium for the general liability and automobile liability insurance afforded under policies designed in paragraph 1 above for insurance in excess of the limits of liability stated below shall not be subject to plan D:

Automobile Liability policies  
(Bodily Injury Liability)

General Liability policies  
(Bodily Injury Liability)

**NOT IN PLAN** each person  
**NOT IN PLAN** each accident  
\$ 25,000 each person  
\$ 25,000 each accident  
\$ 100,000 aggregate products

**HOSPITAL MALPRACTICE**  
**HOSPITAL MALPRACTICE**

**25,000 EACH CLAIM**  
**100,000 AGGREGATE PER LOCATION**